

HF  
6161  
B2M2

# BANK ADVERTISING PLANS

T. D. MacGREGOR



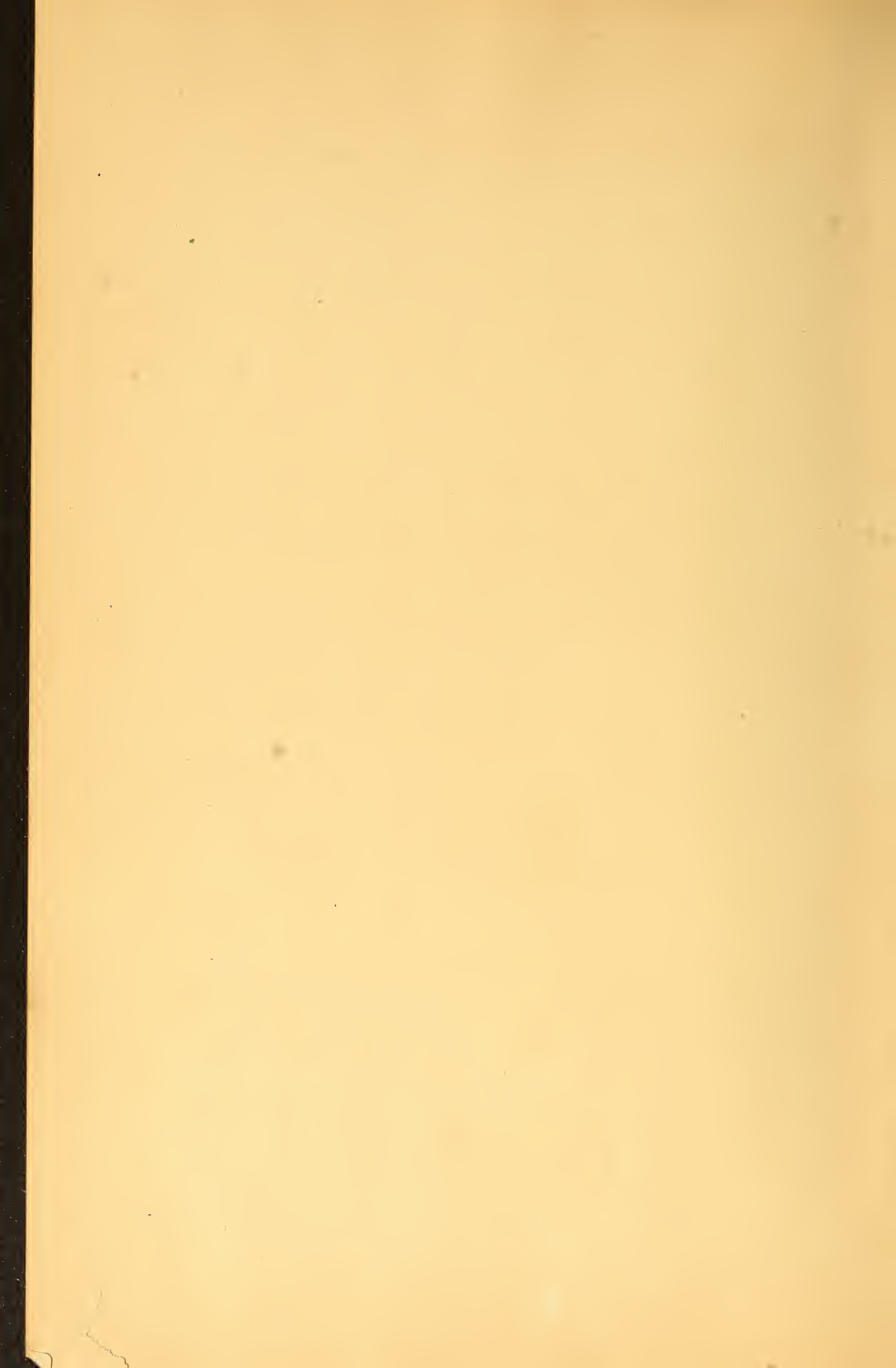
Class HF 6161

Book B2 M2

Copyright N<sup>o</sup>                     

**COPYRIGHT DEPOSIT.**







# BANK ADVERTISING PLANS

A BOOK OF PRACTICAL SUGGESTIONS

BY

T. D. MACGREGOR

Author of "Pushing Your Business,"  
"2000 Points for Financial Advertising,"  
and "Talks on Thrift"



5  
3  
3  
3  
3  
3  
3

1913

THE BANKERS PUBLISHING CO

253 Broadway, New York

HF 6/61  
B 2 A/2

Copyright 1913  
THE BANKERS PUBLISHING COMPANY



no,

## INTRODUCTION

**W**HILE it is generally conceded that the newspaper is the best advertising medium for banks and trust companies, there are quite a number of institutions which, for one reason or another, do not use the advertising columns of the newspapers regularly. In some cases, there is no suitable publication in the territory served by the bank. In others, the advertising rates seem to be prohibitive as the advertiser is forced to pay for a lot of circulation of no benefit to the institution because many of the readers are not located where they can conveniently deposit at that particular bank.

And then there are banks that do advertise in newspapers, but feel the need also of other forms of publicity to supplement the valuable advertising in the daily and weekly press.

So it comes about that there is quite a field for bank advertising ideas, plans and schemes entirely separate from newspaper publicity, or only partly dependent upon it. The purpose of this book is to present some of the best of such plans and ideas as they have been and are being used by various kinds of financial institutions in different sections of the country. This book is by no means a summary of any one man's ideas or experience. It is really a composite of the plans and successful efforts of a great many keen bankers and bank advertising men.

The author feels that perhaps he has had an unusual opportunity to become familiar with these special advertising methods on account of his long connection with "THE BANKERS MAGAZINE" as Editor of its Banking Publicity Department, and in view of the fact that for many years he has conducted a bank advertising preparation bureau, which has brought him into contact with hundreds of bank advertisers in the United States and Canada. He also feels that acknowledgment is due the many bankers who have helped him in this work.

Quite a few of the plans outlined in this book have been described in "THE BANKERS MAGAZINE" from time to time in the past half-dozen years, but this is the first time that any attempt has been made to collect and collate these ideas in book form. The chapter on bank emblems or trade-marks has been included because, in the last analysis, such identifying symbols are really meant to serve as a form of advertisement for the institution using them, and, undoubtedly it will pay any bank to adopt an emblem with that object in view. The large collection of business-soliciting letters also naturally finds a place in such a book as this. They

are good models for any banker desiring to try this form of advertising.

"BANK ADVERTISING PLANS" completes the trilogy the author has had in mind from the first. His "PUSHING YOUR BUSINESS" contains fundamental facts of advertising in general and banking publicity in particular. It is a text-book of financial advertising, while "2,000 POINTS FOR FINANCIAL ADVERTISING" provides the bank advertising writer with ammunition in the form of phrases and paragraphs for "copy." Now this third book of the series rounds out the advertising banker's equipment by providing him with several hundred tried and successful plans for increasing a bank's deposits and business and a multitude of ideas which can be adapted to the requirements of his own institution.

T. D. MACGREGOR.

NEW YORK, October, 1913.

## CONTENTS

I.—165 DIFFERENT PLANS AND IDEAS FOR BANK ADVERTISING....	1
II.—NEWS AND ADVERTISING .....	59
III.—COMMUNITY BOOSTING .....	69
IV.—APPEALING TO NATIONALITY .....	75
V.—STREET CAR CAMPAIGNS .....	80
VI.—SAVING CLUBS .....	83
VII.—THE BANK BUILDING .....	88
VIII.—PAY ENVELOPE ADVERTISING .....	92
IX.—CHRISTMAS AND NEW YEAR .....	95
X.—CALENDARS .....	102
XI.—THE BANK HISTORICAL .....	107
XII.—THE CONTEST IDEA .....	115
XIII.—PARENTS AND CHILDREN .....	127
XIV.—SPECIALTY ADVERTISING .....	134
XV.—65 BANK ADVERTISING LETTERS .....	141
XVI.—216 BANK EMBLEMS OR TRADE-MARKS.....	178





## CHAPTER I

# 165 PLANS AND IDEAS FOR BANK ADVERTISING

**I**N considering the adoption or adaptation of any of the advertising ideas briefly outlined in this chapter, the reader can rest assured that all of them have been tried and found valuable by banks. They are not theoretical or experimental, but entirely practicable and usable because they have been used.

### BANK "HOUSE ORGANS"

The little bank paper or "house organ," issued either by the bank itself or prepared and printed by a syndicate publishing house for the use of many banks, with adaptations for local use, is a popular and valuable form of bank advertising.

As illustrating the general purpose of such publications, we reprint the salutation in the first number of the "Nebraska State Bank Journal," published by the Nebraska State Bank, Ord, Neb.:

#### THE OBJECT OF THIS JOURNAL.

The object of the publication of this Journal is primarily for the benefit of the Nebraska State Bank. In publishing it, however, it will be the aim of the management of the bank not only to acquaint the public with the advantages to be gained by doing business with this bank, but also to set forth the advantages offered by this portion of Nebraska for profitable investment. We hope the Journal may be of benefit to this locality as well as to the bank. There is no charge for the Journal. If you desire to receive it, kindly favor us with your address, or the address of any one to whom you would like to have it sent. We will take pleasure in placing the names on our mailing list.

### FLOATS IN PARADES

The Bank of Helena, Helena, Ark., had a float in the industrial parade of the local Mardi Gras, consisting of a lifeboat manned by two lifesavers guarding a large representation of a home savings bank. On the side of the boat was painted: "Helena Saving Station, The Bank of Helena." Afterwards a photograph of the float was used as a postcard.

---

An unusually attractive float was used in a parade by The Whittier

(Cal.) National Bank. It was an automobile and thousands of smilax and yellow chrysanthemums went into the trimmings. A big pass-book showing a good credit balance was the sole occupant of the tonneau of the machine.

An officer of a trust company in a small Pennsylvania city wrote:

We want to ask for some suggestions along the line of a float in a civic day parade to be held in this town during the latter part of August.

We want to place a float in the parade to "help along" and at the same time we want it to be of some advertising value to the company. We can spend about \$50 on it.

A float was suggested, showing the difference, now and later on, between the Spendthrift and the Saver, or a spectacular representation of the financial strength of the company by means of bags of "gold" and display figures of capital, surplus, etc.

### AN OWNERSHIP MAP

The Union Trust and Savings Bank of Spokane, Wash., gave away an "Ownership Map" in 1913, sending out cards with this message:

#### PRESENT THIS CARD

at the Mortgage Window for your *free copy* of our

#### 1913 OWNERSHIP MAP

which shows the names of the actual owners of record  
to each piece of downtown business property  
as of January 1, 1913

*The only map of its kind published*



MR. HAAG, PROPRIETOR OF "THE MIGHTY HAAG SHOWS," IS ONE OF THE LARGEST STOCKHOLDERS AND A DIRECTOR OF THE COMMERCIAL NATIONAL BANK OF SHREVEPORT, LA.

## What is the Duty of a Bank Director?

LET LAWRENCE O. MURRAY, COMPTROLLER OF THE CURRENCY, ANSWER

"To do just as the directors of the Commercial National Bank are doing, that is, to attend to the business of the bank."

Thus spoke Mr. Murray in reply to the above question which was asked the comptroller, who, with his chief examiner, O. L. Telling, was in the west inspecting the work of bank examiners. These distinguished gentlemen, accompanied by S. H. Cooper, District Examiner, came to Madison and favored the Commercial National Bank, with their presence for several hours, an honor seldom conferred on any banking institution.

In the presence of the directors, comptroller Murray also said, "The growth of the Commercial National Bank in its two and one-half years of existence has been remarkable. If all National Banks were conducted as this bank is—BY THE DIRECTORS—there would be no national bank failures. I wish to commend the directors in directing the affairs of the bank. This is NO ONE MAN BANK. The knowledge possessed by the directors of the affairs of the Commercial National Bank is just the manner in which all banks should be conducted."

JANUARY 1, 1909		JANUARY 1, 1910		JANUARY 1, 1911	
RESOURCES		LIABILITIES		RESOURCES	
Loans and Discounts	\$21,780.41	Capital	\$200,000.00	Loans and Discounts	\$458,644.84
Securities and Bonds	187,752.24	Surplus and Undivided Profits	1,237.98	Securities and Bonds	350,720.05
Furniture and Fixtures	8,911.14	Reserves	86,000.00	Furniture and Fixtures	5,444.95
Cash and Due from other Banks	223,787.73	Deposits	326,767.98	Cash and Due from banks	100,032.28
	\$480,231.46		\$480,231.46		\$914,842.12
JANUARY 1, 1910		JANUARY 1, 1911		LIABILITIES	
Loans and Discounts	\$409,748.70	Capital	\$200,000.00	Capital	\$200,000.00
Securities and Bonds	287,324.64	Surplus and Undivided Profits	9,255.32	Surplus and Undivided Profits	5,685.01
Furniture and Fixtures	5,736.66	Circulation	198,000.00	Circulation	198,300.00
Cash and Due from Banks	87,213.30	Deposits	362,767.98	Deposits	510,857.11
	\$770,023.30		\$770,023.30		\$914,842.12

NO CITY, COUNTY OR STATE FUNDS INCLUDED IN THE ABOVE DEPOSITS.

### OFFICERS AND DIRECTORS

A. F. Menges, Pres.      A. O. Pannack, Cashier      W. D. Curtis, 1st V. P.      C. N. Brown, 2d V. P.  
W. H. Collins      J. Kleuter      Solomon Levitan      T. F. Prendergast      W. A. Scott, Chairman      F. M. Schlimgen      C. S. Sheldon

## COMMERCIAL NATIONAL BANK

GOOD USE OF A STRONG TESTIMONIAL.

### TIME-TABLE ADVERTISING

A bank located about twelve miles from a large Eastern city finds that advertising on a railroad time-table is both economical and effective. The bank compiled the time-table, placed its own advertisement on the front cover and solicited an ad. from one of the town's most prominent merchants for the back cover. The price the merchant paid to have his ad. inserted covered the cost of printing, and as there was a large demand for the time-table the bank got some most valuable advertising for almost nothing.

### ACCESSIBILITY OF OFFICERS

Not a few banks have come to realize that there is business-getting value in making it easy for customers to see the officers when they have any business with them. Having the officers' quarters near the entrance saves time of the tellers in directing strangers, and saves considerable time for the officers also. Under this plan interviews are held over the marble fence with both interviewer and interviewed standing. An invitation to enter must rest entirely with the official, who can terminate or continue the interview at will. Customers who make daily trips to the bank are under constant eyes of the officers, who are enabled to give their entrance and exit a personal touch through a word of greeting

that is not from behind a glass door or through the cold exclusiveness of brass railing. In rush hours, also, a busy teller must necessarily keep his mind concentrated to make accurate settlement, and he has little time for exchange of social pleasantries.

Notable examples along this line are seen at the First National Bank of Brooklyn and the New Netherland Bank of New York.

### **SAMPLE CHECKS**

Some banks have made use of specimen checks and drafts with explanations and hints printed on the back of them.

### **LOBBY SIGNS**

A San Francisco bank uses placards in frames at the tellers' windows, changing copy weekly. A sample of the copy follows:

#### **TRUST COMPANY SERVICE.**

This is the title of a Booklet explaining in detail what the Savings Union Bank and Trust Company can do for you and your property.

In it we have collected the questions which are daily asked by our patrons as to the services a trust company is prepared to render and have endeavored to answer them as clearly as possible.

"Trust Company Service" contains much useful information about wills, estates and trusts and we think will prove interesting to all of our friends.

THE TELLER WILL HAND YOU A COPY UPON REQUEST.

### **OUTDOOR SIGN**

A bank's sign on the outside of its place of business ought to reflect the prosperity and substantial character of the institution itself. Better no sign than a poor sign, for a shabby sign will advertise you in the wrong way. It might just as well be a bulletin of careless, unstable methods inside, for it gives that impression, and impressions attract or repel new depositors.

### **A TIME BOOK**

In order to aid present and prospective depositors in saving money, the Union Savings Bank of Pittsburgh distributed free an edition of the "Workingman's Time Book." The book is of convenient pocket size and is useful for keeping a record of time, wages and expenses, besides containing much valuable information—first help to the injured, building tables, business law, postage rates, etc. Other banks give away farmers' record books.



## REPRODUCING NEWSPAPER ADS.

A Pennsylvania bank reproduced in folder form seven newspaper advertisements of the institution, with this introduction:

These are selected from advertisements appearing at present in the Lancaster "Morning News" and "New Era" and changed every other day. They are published as a reminder of the modern banking facilities offered you here. As one interested in good financial service, we feel you can follow them with profit. Read them.

### Comptroller Murray Praises

the national banks of the country in a recent report, as follows:

"I can say that for honesty of purpose, for painstaking devotion to the heavy duties and responsibilities placed upon them, for keen business ability and devotion to the interests of the nearly six million depositors, for the wise handling of the assets of the banks, in round numbers nearly ten billions of dollars, the officers and directors of these seven thousand national banks as a whole have no superiors in any corporation in the world."

This is strong commendation for

### The 7,000 National Banks

from the Comptroller of the Currency—a man who has the best possible means of knowing their condition and the general efficiency of their management. We modestly take our share of this praise because we know that in every respect we are complying with the government regulations and that we go beyond the legal requirements to make this institution a safe and reliable one for all our depositors and customers.

### The First National Bank

Miami, Florida

---

W. H. SPITZER, President  
E. A. WADDELL, Vice-President  
EDWARD C. ROMFH, Cashier  
HARRY McCOWN, Assistant Cashier.

QUOTING AUTHORITY.

## A COOK BOOK

A rather unusual, but none the less valuable, piece of advertising literature is issued by the Barnett National Bank, Jacksonville, Fla. It is a cook book entitled: "What to Cook and How to Cook It." While the good housewife pages over the book to find seasonable recipes, she finds between the paragraph on "Poor Man's Layer Cake" and "Eggless Cake" the admonition: "In seasons of prosperity prepare for seasons of want." The cover is almost wholly given up to advertising matter of the bank, and there are several full pages of advertising interspersed. The last word in practical psychology is the "Price, 25 Cents" on the cover, which will make the recipient prize the book even if she does get it for nothing.

**INTRODUCTION CARD**

The National Bank of Smithtown Branch, L. I., N. Y., gives out an introduction card worded like this:

DEAR SIRs:

THIS WILL INTRODUCE TO YOU

M .....

WHOSE SIGNATURE APPEARS BELOW, WHO DESIRES TO OPEN  
A CHECKING ACCOUNT.  
AN INTEREST ACCOUNT.

YOURS VERY TRULY

.....

Signature of party introduced

.....

Address

Date.....

**TACTFUL EMPLOYEES**

When in a bank's advertising special emphasis is being placed upon any one facility, those persons on the force who have the care of the department or line of business should be carefully informed with regard to all the details. The fact is that business can be procured at the windows by polite, careful attention and prospective patrons may be turned away as a result of thoughtlessness or lack of tact.

**NEWSPAPER FREE TO NEWCOMERS**

The Citizens National Bank of Storm Lake, Iowa, has an arrangement with a local newspaper whereby a copy of the paper is sent to new people coming to the community, with the compliments of the bank, for a period of three months, or until such time as they are permanently settled. The bank found that this produces very satisfactory results, although it requires considerable attention to keep an up-to-date list of newcomers.

**FREE SAFE DEPOSIT SERVICE**

The National Shawmut Bank, of Boston, accepts from depositors carrying balances of \$500 and over, securities and valuable papers for safekeeping. For this service no charge is made except under extraordinary conditions, or when large estates are involved. Receipts are given for securities so deposited, coupons and dividends on the same collected, credited to the owners' accounts, and notifications sent to them. In this way the security of a national bank is combined with the convenience of having the collection of investment income made without the expense of a safe deposit box. The securities deposited are access-

ible to owners at all times. The confidential records of the department are in charge of men under bond, and each customer is insured absolute privacy concerning his affairs.

### PERFORATED BOOKLET COVER

"Our Bond Department, What It Is, the Service It Renders," is a booklet issued by the Wachovia Bank and Trust Company of Winston-Salem, N. C. The back cover is perforated and forms an addressed post card carrying on the message side this matter:

Date..... 191..

Wachovia Bank and Trust Company,  
Winston-Salem, N. C.

Gentlemen: Kindly give me information relative to the subject opposite which I have placed check mark.

Checking Account ..... ( )  
Certificates of Deposit ..... ( )  
Savings Account ..... ( )  
Banking by Mail ..... ( )  
Trust Department ..... ( )

Name .....

R. F. D. or St. No.....

Post-office .....

State .....

Write Us Relative to Any Banking Matters.

## MANHATTAN TRUST COMPANY

NEW YORK CITY

Exhibit showing average monthly reserve for the period of fifteen years ending January 1st, 1908.

	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	Yearly Average
January	20.7	39.2	54.9	37.	36.1	27.	32.1	32.3	28.	26.6	31.8	27.6	37.7	29.6	25.1	1893 26.2
February	23.	40.	45.6	36.7	36.3	33.6	50.3	34.6	32.	29.7	23.5	31.4	31.3	25.	23.	1894 50.1
March	17.8	38.1	39.5	36.9	33.5	34.5	47.8	25.6	27.8	27.2	24.1	28.5	23.2	23.4	26.4	1895 46.
April	20.1	42.7	35.3	38.3	35.5	33.2	38.	27.6	24.4	30.5	25.8	35.2	26.	23.6	30.	1896 33.7
May	26.1	47.8	46.3	42.7	37.2	31.6	35.	27.6	28.7	27.7	25.1	48.6	29.	22.1	28.2	1897 30.8
June	27.2	55.8	52.2	35.	35.8	38.9	37.8	29.5	27.5	28.5	28.1	45.6	26.3	22.7	24.6	1898 36.
July	24.3	52.	51.4	38.4	31.5	43.3	31.2	29.	28.7	28.	32.	39.	30.	23.5	23.2	1899 33.9
August	22.8	55.5	60.	31.4	28.7	35.2	30.	26.3	28.8	26.2	32.8	38.1	36.2	21.4	23.8	1900 28.2
September	25.	56.6	62.	22.7	24.2	34.6	27.	25.1	27.8	29.	29.	36.2	23.3	23.8	23.7	1901 27.9
October	34.5	56.	36.3	27.	22.5	37.8	25.	28.	27.1	29.1	30.5	38.8	23.3	24.3	27.6	1902 28.
November	32.6	59.7	35.6	27.8	23.	37.5	23.2	28.	28.	28.2	23.9	28.5	23.2	22.8	25.2	1903 27.4
December	40.8	58.5	34.	30.6	26.	45.8	30.	27.4	26.2	26.4	22.1	27.9	23.4	23.6	20.9	1904 35.4
Average	26.2	50.1	46.	33.7	30.8	36.	33.9	28.2	27.9	28.	27.4	35.4	26.1	23.8	25.1	1905 26.1
																1906 23.8
																1907 25.1
Average reserve for fifteen years, 31.9																31.9

SHOWING AVERAGE MONTHLY RESERVE.

## ENVELOPE ENCLOSURES

The Fourth National Bank of Fayetteville, N. C., uses some very neat envelope enclosures in the form of slips containing savings arguments. The one which has brought the most business reads:

The richest per capita nation is France. She isn't the greatest producing nation, but her wealth is entirely due to SAVING.

Just suppose at the age of 23 you begin and deposit \$3 per week in our Savings Department, at 33 you will have \$1,904.44; at 43 you will have \$4,759.30; at 53 you will have \$8,976.48; at 63 you will have \$15,123.52, and be INDEPENDENT.

NOW IS THE TIME TO START.

## LINCOLN'S BIRTHDAY

The Lincoln Trust Company, Boston, just before Lincoln's birthday sent out a folder with an embossed head of the martyr President, and containing his Gettysburg address in full. It also ran this advertisement in the newspapers:

### A Bank for the People

Lincoln's well-known words concerning the Government seem to apply also with peculiar force to this institution which bears his name.

The Lincoln Trust Company is "of the people" because its officers and directors are representative business men in the community, thoroughly familiar with the banking requirements of the public.

It is "by the people" because it is chartered by the State and exercises its various functions under the strictest supervision of the properly constituted authorities.

It is "for the people" because its organization and equipment enable it to serve the people well in every matter of banking or business, and all are welcome here, no matter how small or how large their business or demands.

**LINCOLN TRUST CO.**  
12 HIGH ST.      Junction of Summer      BOSTON

A LINCOLN'S BIRTHDAY ADVERTISEMENT.

## JEWISH PRAYER BOOK

The State Bank of New York City gives out to its depositors, the majority of whom are Jewish people, a book of prayers for the Jewish holidays, such as the Passover. These little prayer books are bound in plain, though attractive, style and enclosed in neat boxes printed on the outside with the name of the bank. It was found that this was a good will producer.



## HELPING SETTLERS

A Canadian bank advertises as follows:

If you intend to take up Canada farm land you will find the services of our bank useful and profitable. Our various branches through the wheat country afford special facilities to newcomers and frequently save them annoyance and expense. Our local managers are always glad to meet settlers from the States and to render them any service within their power. Write to us to-day for information regarding the Province you are interested in. We will be pleased to advise you, and will also send a very complete booklet concerning the Province.



AN OUTDOOR ADVERTISEMENT

## SELF-ADDRESSED ENVELOPES

The Bank of Oregon City, Ore., gives out self-addressed envelopes with this matter printed on them:

The way to have a bank account is to start one. You will find it easy enough to keep it growing after you once begin. Place a dollar bill in this envelope, seal it, write your name and address on the back, put a stamp on the front and drop it into the nearest mail box. We will place the dollar to your credit, open an account for you, and send you a passbook. Consult our officers freely about safe and profitable investment for your money as it accumulates.

## BANK DRAFT LEAFLET

The First National Bank of St. Cloud, Minn., prints a leaflet showing by actual figures how much cheaper it is to forward money, both in the United States and to foreign countries, through the bank than through the post office or express companies.

## SUNDAY SCHOOL PRIZES

Bank books, each showing an initial deposit of one dollar, were given as prizes in a contest in the Sunday school of the Epworth M. E.





Both associations successfully prosecute any attempt to defraud member banks through forgeries, theft, etc.

The Lincoln Trust Company, Boston, Mass., makes a point of its clerks belonging to the American Institute of Banking. Following is the advertisement bringing out this fact:

*HOW WE PROMOTE EFFICIENT SERVICE.*

In order to keep up the efficiency of its staff of workers to the highest pitch, this bank pays for the active membership of each of its clerks in the American Institute of Banking, an organization for the specialized training of bank men.

Moreover, each of our clerks regularly attends the meetings of the Institute and faithfully carries out the educational work required.

This is only one feature of the constant efforts being made by this company to perfect its banking service.

LINCOLN TRUST COMPANY.

## AEROPLANES

The National Bank of Savannah, Ga., sent out tri-colored mailing slips containing this invitation:

THE NATIONAL BANK OF SAVANNAH

Welcomes You to

THE GREAT AIRSHIP RACES.

November 1 to 6.

Savannah, Ga.

You are Invited.

I'll Be There.

Will You?

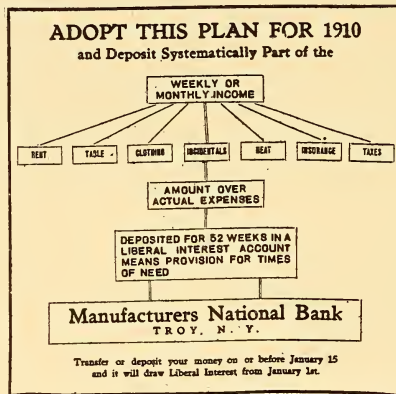


AN AVIATION POSTCARD.

And, speaking of airships, this cut shows how a Long Island trust company made use of the popular interest in aviation to call attention to itself.

## POST OFFICE DATA

Banking by mail institutions can secure data from the Post Office Department concerning the exact methods taken to make it safe to transmit money through the mails. This makes good stuff to use in advertisements and booklets. Write to the Third Assistant Postmaster-General for information along this line and you will get a free copy of a booklet descriptive of the U. S. Postal Service. Other data can be bought from the Public Printer at Washington, D. C.



THE BUDGET SYSTEM.

## REPLY POSTCARD

A good way to distribute a bank booklet where it will do the most good has been adopted by the Savings Union Bank and Trust Company of San Francisco, which encloses to its mailing list a reply postcard with blanks for the names and addresses of persons who would like to receive a copy of "Trust Company Service," which is a monthly publication of pocket size.

## COLLECTIONS ON LAND CONTRACTS

The Guaranty Trust and Savings Bank of Jacksonville, Fla., makes a special feature of its service the collection of money due on land contracts. This service, the bank claims, is of benefit both to the buyer and seller, as it affords every facility for convenience, accuracy, time saving and other similar advantages. The bank being open at all times during business hours, payments can be made across the counter with the certainty that no time will be lost owing to the absence of the person to whom under other circumstances money would be paid and who might be away when the customer comes.

## AIDING THE RED CROSS

At the time of the great floods in Ohio and Indiana, in March, 1913, the Montclair (N. J.) Trust Company advertised:

We will be glad to receive, acknowledge and transmit through the Red Cross Society, contributions for the relief of the sufferers from the Western floods, which have assumed terrible proportions, calling, in the judgment of President Wilson, for general assistance.

## BIRCH BARK STATEMENT

The Escanaba (Mich.) National Bank, in the lumber region, prints its statement on a piece of genuine birch bark.

## AN ATLAS OF THE WORLD

The Batavian National Bank of La Crosse, Wis., sends out a very practical book in connection with a history of the institution. It is Hammond's Atlas of the World, with all the latest important population statistics. This letter accompanied the book:

We are sending you a copy of "Fifty Years of Banking in La Crosse" with our compliments.

This is a brief record of the history of this institution, which we think may be of interest to our friends.

In connection with this record of the bank you will find an Atlas of the World and the 1910 Census, which we hope will be of use to you and a constant reminder that we are glad to be of service to you in any branch of the banking business.

Yours truly,

BATAVIAN NATIONAL BANK.

## A BANK DRUMMER

The bank drummer is a collateral development of bank advertising. Concerning him a writer in the *Saturday Evening Post* said:

The bank drummer, in all his phases, is a development of a relentless commercialism that is gradually leveling the barrier separating the professions from "trade." The banker of half a century ago would no sooner think of soliciting deposits than he would think of advertising, and yet both the solicitor and the advertisement now are generally recognized as essential factors in the success of the modern bank, at least if it be located in any of the centres of population. Like the physician and the lawyer, the banker of former days was content to sit in his office and with patience and dignity await the pleasure of the outside world; but the few who have steadfastly clung to the traditions of that generation have beheld their institutions languish in the clutch of that most insidious of commercial diseases, "dry rot."



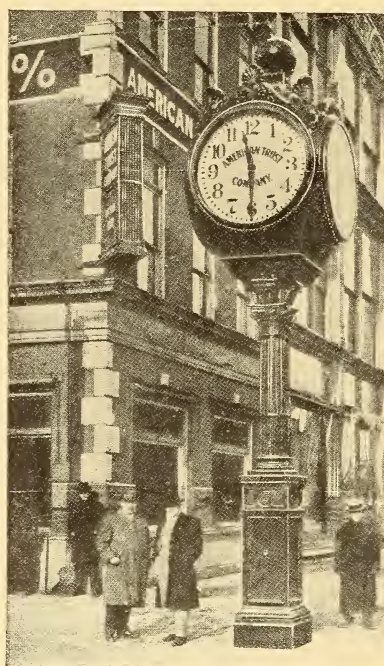
### REWARD FOR SAVING

The following advertisement appeared in a St. Louis newspaper recently:

#### \$100 REWARD.

In order to encourage the Savings Habit among the people of our city, I will give a reward of \$100.00 in cash to the person who will show the **LARGEST BALANCE** to his credit in his savings book, based on Regular Savings Deposits, made weekly or monthly, between July 1, 1911, and January 1, 1912.

This offer is good only when Deposits are made at the Savings Department of the **CENTRAL NATIONAL BANK**, 305 North Seventh Street, between Olive and Locust Streets.—**JACOB BERGER**, 305 North Seventh Street.



ADVERTISING STREET CLOCK OF THE AMERICAN TRUST CO., SOUTH BEND, IND.

### AGAINST PROGRAM ADVERTISING

It is generally conceded by advertising men that program advertising of any kind does not pay. In the first place, the cost is out of proportion to the circulation, and in the second place the advertising receives only a little attention. When people go to an entertainment, or to a ball game, or to the theater, they are not in the mood to think about serious matters such as saving money. They may read your ad-



vertisement, but it has little effect on them. The advertising manager of a large bank, speaking on this subject, says:

"I ran the same copy in various theatre programs that I used in the newspapers and at the same time. I found that, whereas we secured very satisfactory results from the newspaper campaign, we were not able to trace a single inquiry or account to the programs. The evidence of actual results has been conclusive to me. Of course, there is a certain amount of complimentary program advertising that we all have to do which could be as well charged to charity. The idea is to keep this item down as much as possible. The majority of the organizations back of these programs not being any sense objects of charity, it seems unwise and unnecessary to patronize them. I have had scores of requests for advertising in special programs, club directories, souvenir books, etc., in a single day, and I have no doubt that this experience is duplicated by almost every large bank."

### **AN 8-PAGE ADVERTISEMENT**

The Salem, Mass., Five Cents Savings Bank some time ago published an 8-page advertisement in the Salem "Evening News," giving a complete list of depositors' accounts by number, and also a statement of the bank's own investments. The number of accounts was 24,751 and the total deposits at that time \$8,202,167.94. There is a vast amount of work connected with such an advertisement, but it makes a correspondingly strong piece of publicity.

### **AN INTENSIVE CAMPAIGN**

A special intensive advertising plan is described by the Mercantile Trust Company of St. Louis in this way:

We have been using three local papers on a campaign for four of our departments, viz.: Safe Deposit, Trust, Savings and Corporation Departments.

We have been running four ads. per day in each of these papers, and will continue to do so for a month. Each copy is changed every day. We believe that this is the most extensive local campaign ever carried on by a St. Louis financial institution.

At the same time that these ads. are appearing, we are sending out a large amount of letters, circulars and booklets to selected lists.

### **A COMBINATION CIRCULAR**

The Bank of Coney Island, New York City, used a combination letterhead, statement folder and advertising circular. The cashier said of it:

This is not our stationery, but a form of advertising we are using at present. We write some rather short, direct personal letters, signed individually, to the people in our neighborhood whom we would like to have as depositors, and follow these letters with pointed facts on our facilities.

**THE BLACKSMITH**

can have his savings protected by

The largest Combined Capital and Surplus  
Endowed by the State Bank in the  
United States.

A 4% rate of interest compounded twice  
a year will secure the growth of his  
savings account.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE LABORER**

Sells his labor for money  
it is to be saved or invested  
in his pocket waiting for  
the safe-to-be-invested money. A savings ac-  
count protected by the capital and surplus of  
\$2,000,000 is his only safeguard in times  
of hardship.

At 4% rate will earn money steadily.

How can money be saved?

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE NEWSBOY**

It is probable the world's smallest  
bank would be established. When  
the newsboy returns the newspaper  
he would find a savings account  
waiting for him. It is a plan for the  
newsboy to save his money and the  
bank to grow its capital.

Our capital and surplus of \$2,000,000 is a  
guarantee for your money.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE MOTORMAN**

Can accumulate the enormous sum re-  
quired to run the motor car. He  
can't do it by saving. The bank can make  
up of thousands of small sums and  
invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE MESSENGER BOY**

At 4% rate will earn money steadily.  
The messenger boy can save his money  
and invest it for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE POLICEMAN**

Can accumulate the enormous sum re-  
quired to run the motor car. He  
can't do it by saving. The bank can make  
up of thousands of small sums and  
invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**The Bridge Worker**

Every bridge worker knows of  
how the men of his craft have  
during the past few years been  
able to save their money. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE DRAYMAN**

At 4% rate will earn money steadily.  
The drayman can save his money  
and invest it for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE SALESMAN**

At 4% rate will earn money steadily.  
The salesman can save his money  
and invest it for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE CASHIER**

At 4% rate will earn money steadily.  
The cashier can save his money  
and invest it for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**The Carpenter**

At 4% rate will earn money steadily.  
The carpenter can save his money  
and invest it for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**The Machinist**

At 4% rate will earn money steadily.  
The machinist can save his money  
and invest it for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE OIL MAN**

At 4% rate will earn money steadily.  
The oil man can save his money  
and invest it for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**THE STENOGRAPHER**

At 4% rate will earn money steadily.  
The stenographer can save his money  
and invest it for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

**The Bricklayer**

At 4% rate will earn money steadily.  
The bricklayer can save his money  
and invest it for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car. The bank  
can make up of thousands of small sums  
and invested for the motor car.

**PEOPLES SAVINGS BANK**  
INCORPORATED IN THE UNITED STATES

APPEALING TO CLASSES.

## WEATHER ADVERTISING

It is possible to make advertising capital of the weather. The Washington Trust Company, of Westerly, R. I., during hot summer days published this ad.:

## WEATHER BULLETIN.

Prepare for Rainy Days.

Every home is liable to sudden gusts and hard downpours.

Place your defence where it will not be carried away when the storm strikes.

A deposit at four per cent. interest in our Savings Department will be your shelter in the Rainy Days.

WASHINGTON TRUST COMPANY.

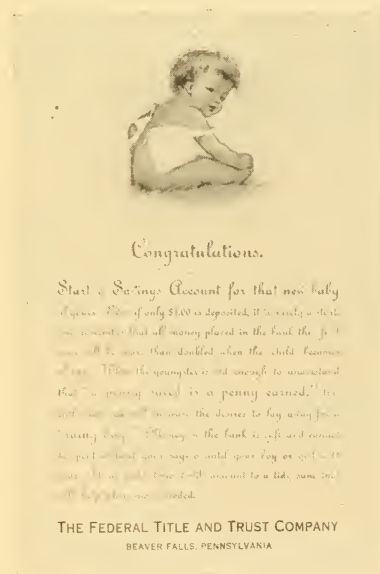
## A RAINFALL CHART

The Security Trust & Savings Bank of Los Angeles, Cal., issued a "Rainfall Chart of Southern California, 1886 to 1912." It is an interesting and attractive idea and ought to be good advertising for the bank.

## GREETING TO NEW DEPOSITORS

The Cleveland, O., Trust Company gives new depositors a booklet with this personal word of introduction and greeting:

We thank you for opening an account with the Cleveland Trust Company. You have now become in a sense identified with our organization. Your wants are entitled to the courteous attention of our officers and employees. We are here to serve you. In return we ask your friendly co-operation in increasing the number of our customers. If we please you, may we not hope to see you bring your friends to *your bank*?



APROPOS OF THE STORK'S VISIT.

## NEW BABIES

Keep tabs on all the new babies arriving in your community. It is a simple task and one which can be made to produce new business for the bank. Have one of the boys go to the birth records once a week and secure the list of parents' names and addresses, and watch the columns of the local paper for news items of this character.

Have a neat card engraved bearing the bank's congratulations and suggesting that the babe should have a bank account just as soon as its name has been determined.

Enclose with the card, or have printed on its back savings information, interest rates on deposits, etc.

The Iowa Loan & Trust Company of Des Moines sends a note of congratulation to new parents and advises the father that if he will put \$1 into the bank for the baby the bank will donate \$1, making \$2 for the starting of the account.

### **A BANK CLUB**

The Mid-West Bank of Sioux City, Iowa, has organized the Mid-West Club among the friends and customers of the bank, the object being, as the president states it, "to help its members. To be their city agent—at their call night or day, should doctor, nurse, anything be desired. Our bank—their check and rest room, with every convenience for their comfort. To give them the advantage of coöperative buying. No entrance fee, dues or expenses. You may use the club when and as you please. Just know it is here, ready for you. As its membership increases, its benefits will increase."

### **LADIES' REST ROOM**

The Second National Bank of Meyersdale, Pa., advertises that "Just inside our entrance is a room for the especial comfort and convenience of our lady customers, as ladies have proved themselves shrewd buyers, they can greatly aid themselves by having a bank account of their own."

### **PUBLIC CONVENIENCES**

The Bay State Trust Company of Boston advertises this special service:

In addition to complete banking facilities, the following conveniences are at the disposal of our customers: Boston News Bureau (hourly bulletins); Real Estate Atlas, City of Boston; Government Weather Report; Barometer; Time Tables; U. S. Mail Box; Public Telephone (free); Reading and Writing Rooms for Ladies; Checking of Bundles; Public Carriage Stand and Taxi Service; Blue Book, Atlases and Directories; Messenger Service (District). Quotations on stocks, bonds and real estate trust stocks.

### **TAX INFORMATION**

The Fidelity Trust Company of New York sends out a card containing important information relating to personal, water and real estate taxes of New York City.



## A FLOWER BOOKLET

At the season of the year when garden making occupies the attention of a great many people in the smaller communities and in the suburbs of the larger ones anything giving help or suggestions along this line is eagerly read by those who find pleasure and profit in raising flowers, fruits and vegetables. The Citizens Savings & Trust Company of Cleveland issues a booklet, "Growth," which illustrates in natural colors the monthly combination effects of hardy flowers and explains their care and growth. The booklet points the moral that an account in its savings department will form the nucleus of a fund which will grow to substantial proportions. Attention is also called to the uninterrupted growth of the institution.

COMMERCIAL NEWS: WEDNESDAY, JANUARY 13, 1909.

**AMERICAN NATIONAL BANK.**  
At the annual meeting of the shareholders of the American National Bank the directors were re-elected as follows: W. H. Talbot, Louis F. Montague, W. H. Chickering, James McNab, P. E. Bowles, Francis Cutting, Henry J. Checker, Geo. P. McNair and E. W. Wilson.

The president's report showed net earnings for the year 1908, after charging off all losses and \$12,000 from furniture and fixtures, of \$140,887.75, or more than fourteen per cent on the capital stock. During the year \$65,000 was paid to the shareholders in dividends and \$75,887.75 was added to undivided profits, which now stand at \$231,376.72.

Despite the poor business conditions of the past year, the net earnings of this bank were slightly in excess of those of 1907, an excellent showing.

The statement showing the condition of the bank as of December 31, 1908, at the close of business, was:

ASSETS	
Loans and discounts	\$2,447,242.59
United States bonds	1,142,890.50
Premiums on bonds	15,842.72
Inter-urban and other bonds	102,181.54
Real estate	162,747.28
Customers' liability under letters of credit	230,244.97
Cash and exchange	2,450,181.92
<b>Total</b>	<b>\$5,449,390.50</b>
LIABILITIES	
Capital stock	\$1,000,000.00
Surplus	218,456.72
Reserve fund	2,000,000.00
Deposits	2,230,883.78
<b>Total</b>	<b>\$5,449,390.50</b>

The board of directors organized and re-elected the following officers: P. E. Bowles, president; Francis Cutting, vice-president; E. W. Wilson, vice-president; Geo. N. O'Brien, cashier; E. J. Broberg, assistant cashier. Russell Lowry was promoted to the position of assistant cashier.

*These directors meet every Monday afternoon, to discuss the affairs of the Bank.*

A GOOD WAY TO EMPHASIZE.

## OFFICERS' NAME PLATES

The Iowa National Bank and Des Moines Savings Bank of Des Moines have just inaugurated a simple device to make their customers feel at home. Heavy bronze name plates bearing the names of the tellers are placed at their respective windows. It is a source of much pleasure to some customers to know the man with whom they do their actual business, and it is a good form of personal advertising.



### GIVING AWAY SEEDS

A Montclair, N. J., bank in the spring gives away flower seeds as souvenirs of the season. The bank officers say there is no symbolism in the gift, and the distribution of the flower seeds is due to their desire to promote "Montclair Beautiful." But it is hard to get away from the idea of growth.



AN ELECTRIC SIGN

### ELECTRIC SIGNS

Above is a cut of an electric sign erected at Union Station, Pittsburgh, for the former First National Bank. Outdoor advertising has been extensively used for years in Pittsburgh by nearly all the prominent banks and trust companies. This display, while not elaborate, was decidedly effective. The shield was studded with red, white and blue lamps. The name was likewise in lamps. All the lettering was white against a blue ground, with a yellow border. The sign was 12 feet high and 44 feet long.

The First National Bank of Joliet, Ill., calls attention to its electric sign thus:

#### OUR BIG NEW ELECTRIC SIGN.

Have you seen the big electric sign which has just been placed across the front of our building?

This sign was constructed by the Federal Electric Company and is operated by the Economy Light and Power Company.

It tells its own story.

Read the sign the next time you pass the building.

## **A CONSULTING BUREAU**

The Northern Trust Company Bank of Chicago features a special department as follows:

In this bank EVERYBODY is made to feel at home. The officers are always accessible, ready and glad to give careful attention to anybody's needs—however small.

A special consulting bureau has been established, in charge of a competent man, to whom any person may apply for dependable information and counsel regarding the care and investing of money. The services of this bureau are freely offered to YOU, whether a customer of this bank or not. You incur no obligation whatever.

## **HOUSE-BUILDING PLANS**

For the benefit of those interested in owning their own homes, the Worcester County (Mass.) Institution for Savings has made an extensive collection of drawings and plans of inexpensive detached houses that cost from \$1,500 to \$3,000 to build. Persons interested in building attractive detached houses for a home for themselves and their families are invited to avail themselves of these plans.

While the bank is prepared to make mortgage loans upon houses, the use of the plans implies no obligation toward the institution. These plans have been collected and are offered to the public by the bank for the sole purpose of encouraging better conditions by which the whole community will benefit.

## **SENDING FOR DEPOSITS**

A large Boston institution which is not situated right in the heart of the business section advertises to send for deposits. This is quite an advanced method of doing business, and we imagine could not be done successfully as a general thing. But it is a good talking point for an old, conservative institution to use.

## **A SERVICE BULLETIN**

The National Exchange Bank of Roanoke, Va., issues a series of Service Bulletins of which there is one on the telephone system which reads thus:

We have had installed a complete intercommunicating telephone service—each officer, teller, bookkeeper and department being provided with a private phone—connected through our own central station.

Customers who have occasion to communicate by telephone with the various officials or departments of the Bank will find a quicker and better service by observing the following suggestions:

# CUPID LAYS ASIDE THE DARTS



AND TAKES ANOTHER WEAPON

Cupid recognizes another factor - ONE OF HIGHER POWER

And realizes that in his affairs there must be money. Why don't you start to save now, so that you will be provided with this power when Cupid calls. We will help you by keeping your funds in safety and allowing you 4 per cent. interest on them.

**CONEWAGO TRUST COMPANY**  
CAPITAL: \$125,000  
302 Pennsylvania Avenue East

# START TO SAVE FOR THAT HOME NOW.



HOME SWEET HOME can only be for those who REGULARLY deposit in the bank a part of their incomes and save enough to buy a home.

Make OUR Bank YOUR Bank.  
We pay 3 per cent. interest on Time Deposits.

**THE GUARANTEE TRUST & SAFE DEPOSIT CO.**  
SHAMOKIN, PA.

# Girls whisper!



before wearing that engagement ring -

ask if he has saved his money

The wise old matron says that when poverty comes in at the door love flies out of the window.

Girls, do not make the mistake of marrying a spendthrift. Before you consent to wearing the engagement ring ask if he has saved his money - no matter how much. The man who lives beyond his income will not make a good husband. Insist on him having an account at this bank - then accept his ring.

# A bank book adds happiness to your wedding



Money adds peace of mind to your honeymoon and contentment to your married life after. With money in the bank you need not worry about being out of work, about sickness or other misfortune. Start a bank account today and add happiness to the future. Ask HER.

**YOUNG MAN -**  
A BANK ACCOUNT WILL GIVE YOU CONFIDENCE ON YOUR WEDDING DAY - START NOW.

After you marry the girl of your choice, a Bank account is especially appreciated. Then, too, the man who saves his money is thought more of by his employer, and is given the position of responsibility over the man who spends all he earns.

MAKE THE... **Fitchburg Savings Bank**  
352 Main Street  
Open Tuesday Evenings  
**YOUR BANK.**



## THE MONEY PROBLEM

is, and always has been, a tough proposition; where liabilities are greater than available assets; therefore a good bank account is always a reliable friend. For saving or commercial purposes the

**FIRST NATIONAL BANK**  
FRIENDSHIP, N. Y.  
will prove itself of lasting and beneficial reliability.

Pays Interest on Deposits. Safety Boxes to Rent.  
A. Miner Wellman, President. S. Frank Drake, Vice President.  
F. H. Utter Oberlin. W. O. Kingsbury, Asst. Cashier.  
DIRECTORS:  
A. Miner Wellman. A. L. Elliott. S. Frank Drake.  
J. W. Scott. F. H. Graham. Guy Wellman.  
F. A. McKee. F. O. Melvin. H. A. Corbitt.  
W. O. Kingsbury. F. H. Utter.



**SHOW HER YOUR BANK BOOK.**  
and see a sensible girl who will recognize the fact that you will make a good provider for the woman who awaits you. An account with the Union Savings Bank is an evidence of thrift, prudence and good judgment which will stand you in good stead in business as well as in sentimental affairs. Why not start one. Deposits received from 25 cents up, per cent. per annum interest, compounded every three months.

**UNION SAVINGS BANK.**  
60 North Royal St. Mobile, Ala.



National Exchange Bank on City Lines, Numbers 1 and 2. The city operator will connect with our operator, who will make connection with the department desired.

Officers should be called for by name or title.

## **JUNE WEDDINGS**

June is the month of weddings, and then it is a good idea for savings banks to call attention to the necessity of a young man having some money laid by before he embarks upon the sea of matrimony. How some banks have done this is shown by the group of "wedding" advertisements reproduced.

## **BANK FLOOR DIAGRAM**

The Bank of Buffalo, N. Y., issued a booklet called a "Directory of Banking Facilities." This contained a floor diagram of the banking quarters, with reading matter explaining the functions and services of the various departments and officers.

## **LEGAL INFORMATION**

A West Virginia bank prints, for distribution among its customers, a card containing the terms of the bad check law of that State.

## **TEXT OF LEGISLATION**

The Commercial National Bank of Ogden, Utah, which is located in a wool-producing region, gave away a booklet reproducing Schedule K of the tariff act of 1909, dealing with wool and the manufacture thereof.

## **QUOTATIONS FROM GOVERNORS**

A trust company in Utica, N. Y., wrote to the Governors of a number of States to get from them an expression of opinion on the importance of thrift. The letters received in reply were reproduced in advertisements of the savings department of the institution.

## **SCHOOL REPORTS**

The Wachovia Bank & Trust Company, Winston-Salem, N. C., uses advertising in the shape of school reports furnished the rural school system of seven counties free for the privilege of using the back for advertising purposes. This gets right into the homes—several thousand of them—and at the same time is quite a saving to the schools.

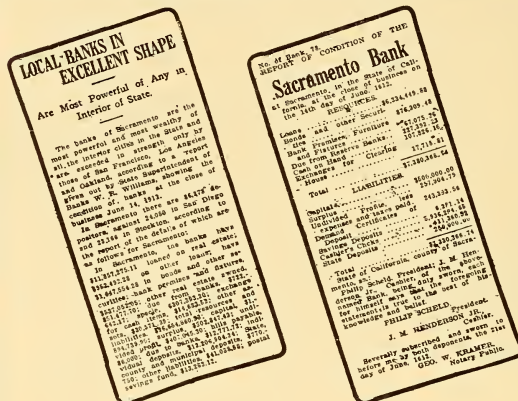
# The Interest of Every Bank Depositor is to Know His Money is Safe

## Something You Should Know

Mr. W. R. Williams, State Superintendent of Banks, says the banks of Sacramento are the most powerful and most wealthy of all the interior cities in the State, and are exceeded in strength only by those of San Francisco, Los Angeles and Oakland.

Compare the statement of the superintendent of banks with that of our bank and you will find that one-half of the loans mentioned are held by us, that this bank also represents almost one-half of the total resources, more than 80 per cent of the surplus, one-half of the undivided profits and one-half of the total deposits.

This speaks most convincingly of our progress and our strength.



It has taken years to build up this bank to its present edifying condition. Not ten years or twenty years, but forty-five years of hard steady work, so that the people of Sacramento and Northern California could look upon this institution and truthfully say they were proud of our record, proud of the fact that we have overcome all obstacles and proud to be able to say they carried an account with us.

At present we have over 13,500 depositors living in nearly every part of California. Every day we add new names to this list through our strength and excellent service.

Our ambition is not to do great things in finance, but to serve you well. A savings account on which we pay four per cent interest compounded every six months can be opened for any amount down to One Dollar. After comparing the two statements above and you feel that you would like to become one of our patrons, just come in and make yourself acquainted. We shall be pleased to extend you all the facilities that made us one of the largest and strongest strictly savings banks in all California.

## Sacramento Bank

430 J Street

Philip Scheid, President.

J. M. Henderson, Jr., Cashier.

Member Sacramento Clearing House Association.

USING A STATE SUPERINTENDENT'S REPORT.

## A COIN-WRAPPING MACHINE

The American National Bank of Hartford, Conn., having added to its equipment a Batdorf coin-wrapping machine, which automatically counts and wraps all denominations of coin, now offers to receive on deposit from its customers coin in bulk instead of requiring that it be rolled into packages and marked with the depositor's name, as was formerly its custom. This should prove of great convenience to merchants and others who receive a large amount of coin in the course of their business, as it eliminates the slow and laborious process of doing up coin by hand.



## **CUSTOMERS AND CORRESPONDENTS**

The First National Bank of Huntington, W. Va., believes that a banking institution should be prepared to do more than receive and disburse moneys for its patrons, and having perfected its system of correspondent banks, tenders to its depositors the use of these facilities in carrying out important deals, closing and delivering contracts, making collections, and in the handling of matters of consequence in any part of the world.

## **A BULLETIN BOARD**

In a conspicuous place on the wall of the Fourth National Bank, New York, is a board on which appear the names of the officers and directors, the bank's latest statement of condition and notices from time to time which it is desired to make public. Banks in Milwaukee and elsewhere also use this plan.

## **NIGHT DEPARTMENT**

The German National Bank of Little Rock, Ark., advertises as follows:

OUR NIGHT DEPARTMENT is meeting with continued success and our customers are complimenting us because of our efforts to conduct our business to suit their convenience.

Our Night Department is open from 6 A. M. to 12 o'clock midnight, and we will be pleased to take your deposit or cash checks at any time between those hours.

## **AN INFORMATION CLERK**

The National Copper Bank of Salt Lake City keeps an information clerk always on duty in the lobby and says to the public:

We wish you to feel free to come into the bank at any time, whether you are a regular customer or not, to ask his help in looking up a forgotten address, a want ad. or any other information you may need at the moment.

## **NATURAL HISTORY**

"Natural History and the Saving Habit" is an elaborate brochure published by the Mid-City Trust & Savings Bank of Chicago, with the purpose of illustrating through Nature the necessity of providing for the future. The booklet, which is handsomely illustrated, contains advice from great men, and short lessons in natural history which show that saving is an instinctive habit. The animals illustrated and described

are: The European marmot, the digger wasp, the red-headed woodpecker, the agricultural ant, the red squirrel, the dung beetle, the Alpine lagomys, the honey-bee, the Canadian beaver and the dormouse.

### INTEREST CHART

The Merchants National Bank of Philadelphia gave away a bank interest chart giving valuable tables at 1 1-2, 2, 2 1-2, 3, 3 1-2, 4, 4 1-2, 5, 5 1-2 and 6%.

### QUOTING CHURCH AUTHORITY

The Commonwealth Trust Company of Boston quotes the Bishop of Massachusetts in one of its recent ads., as follows:

"My advice, therefore, is that, if any person is about to leave a goodly sum, say \$1,000 to \$5,000 or more, for the benefit of a parish, he would be wise, unless the parish be of exceptional strength, to leave it to some first-rate trust company, to be administered by that company for the benefit of the parish in such ways as the donation requests."

**"And the rain descended and the floods came and the winds blew and beat upon that house and it fell not, for it was founded upon a rock."**

No finer description of absolute security was ever written, and the past history and present condition of The California National Bank is fully worthy of the simile.

It has stood at all times without a quiver the shock of financial stress, and has so thoroughly safeguarded its clients as to win their absolute confidence. They number over four thousand (4000) now, and you—even though your account is small—are cordially invited to join the happy crowd. One Dollar will open a savings account.

U S DEPOSITARY

**CALIFORNIA NATIONAL BANK**

ASSETS OVER \$10,000,000 OF SACRAMENTO, CAL. COR. 4TH & J STS.

DIRECTORATE  
W E GERBER, C W CLARKE, GEORGE W PELTIER, F J WIESEL, PETER BOHL,  
ALDEN ANDERSON, JOSEPH STEPPENS, ADOLPH HEILBRON, FRED WIESEL, CARL  
EDBERT A. DROWN, ASST. CASHIER

A SHORT SERMON.

### FOR FRUIT PRESERVING TIME

The First National Bank of Montgomery, Ala., issued a booklet entitled "Cash Preserves." On the cover is a picture representing money in glass fruit jars and the idea brought out in the story of the booklet is that the best way to save money is to open a bank account with the First National Bank. The book was meant especially to appeal to the possible women customers.

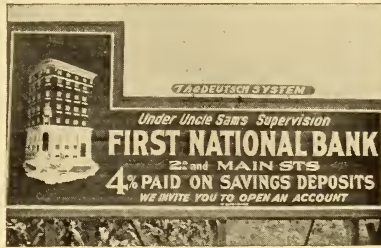
## A BILLBOARD THAT SAVED A BANK

During a rush on a Western bank one time a billboard was set up in the street where the line of depositors was gathered, and its frank statement of the bank's condition did much to restore confidence. Many people dropped out of the line after reading the sign, which bore this legend:

This bank can pay every dollar on deposit. It is one of the strongest banks on the Pacific Coast. It has been your friend. Jealous competitors have worked to bring you here. Every person in this line should show his loyalty by leaving at once. Your money is safe. Why, then, remain here doing an unkind and foolish thing? Break ranks.

The run lasted thirty-six hours, but the bank stood the strain and remained solvent.

The First National Bank of Davenport, Iowa, in regard to its billboard advertisement reproduced herewith, says: "The sign is painted in colors and is much more attractive than the photo would indicate."



STRONG OUTDOOR DISPLAY.

## INSTRUCTING THE PRINTER

In sending its advertisements to the newspapers the Fidelity Title & Trust Company of Pittsburgh furnishes the printer with a model ad. set-up, with these instructions:

Please set this advertisement in space two columns wide, six inches deep. Follow the type-arrangement shown, with close attention to detail, using the same type-faces. This advertisement for style only. New copy attached.

## THRIFT SLOT MACHINES

An ingenious banking convenience known as the "Thrift System" was introduced in Pittston, Pa., by the Dime Bank. It is designed to educate people in the savings habit and to make it convenient for them

to bank small sums of money that they may be able to spare from day to day. "Thrift" slot machines are located in various central places in the community, from which people may secure certificates of deposit or coupons, each of the value of one dime, by placing a dime in a slot. The coupons, as drawn from the machine, are placed in a folder provided by the bank, which has space for ten coupons. The folder being filled, the owner takes it or sends it to the Dime Bank and secures a bank book with a credit of one dollar bearing three per cent. interest.

### CLASSIFIED ADVERTISING

The Perth Amboy (N. J.) Trust Company used the classified advertising columns of its local paper. This is one of the ads.:

WANTED—Your money on deposit in the special department of the  
PERTH AMBOY TRUST COMPANY

on or before the tenth day of July, when it *will draw interest for you at Three Per Cent. from the first day of same month.*

### CHECK BOOK COVER

One bank has hit upon the scheme of putting an advertising sticker on the front cover of its pocket check book. This serves a dual purpose, as it shows when the book is right side up, and also gives opportunity for an advertising message.

### TRADE AND CROP REPORTS

The First National Bank of Glens Falls, N. Y., sends out a monthly Report of Trade. It is issued on the last day of every month and is sent to any business man in the community who wishes it. Business men find it of great assistance in making plans.

---

The National Bank of Commerce of Detroit at the beginning of each month issues a general letter on trade conditions throughout the United States and a forecast of the natural trend of important business events for the immediate future. Business men of the city may receive this review each month without charge or obligation by making a request, either in person, by telephone or by mail. The bank believes that this is a genuine service to the business community.

---

A trade and crop bulletin of the Seattle National Bank compiled by officers of the bank gives a brief summary of the crop and trade con-



ditions in the Northwest. It is published by this bank in May and October every year and sent to the bankers and large wholesale and jobbing houses of the country. This bank maintains that one of its chief functions is answering, intelligently, questions of immediate value to the business men of its territory. The Northwestern National Bank of Minneapolis issues a similar one more frequently.



A CHIMING CLOCK AS AN ADVERTISEMENT,  
AMERICAN NATIONAL BANK, RICHMOND, VA.

### FOR THE PUBLIC GOOD

The American National Bank of Richmond, Va., believes in helping along movements for the public good. This is the copy of an advertise-



ment it published, three-fourths of which was taken up with a talk on good roads:

#### RICHMOND—PETERSBURG

Linked together by every tie—sentiment, relationship and common interests—in EVERYTHING except a good HIGHWAY.

It should be possible to construct a model road of concrete between these two cities. Richmond, Petersburg, Chesterfield county and property owners all should help, as the value of such a road to this whole community will be inestimable.

Let the forward movement for national good roads grow. Let EACH link in the chain be perfected a foot, a yard, a mile at a time. That is the way to build the great fortune—A PENNY, A DIME, A DOLLAR at a time working for you at three per cent. Compound Interest in the

AMERICAN NATIONAL BANK.

### COMPARATIVE STATEMENTS

The Lake County Bank of Madison, S. D., distributed a card containing a condensed statement of the thirteen banks of its county. Naturally, this bank was at the head of that list.

### COÖPERATION WITH A STORE

The Swedish American National Bank of Jamestown, N. Y., in coöperation with the Abrahamson-Bigelow department store, carried out an advertising plan which resulted in the opening of 874 new savings accounts averaging \$14 apiece. The department store advertised extensively in the newspapers to give away checks for fifty cents to all visitors at the store whether buyers or not, checks to be good only in opening a new savings account for at least \$5. The conditions on the back of the check were as follows:

#### CONDITIONS GOVERNING THE USE OF THIS CHECK.

On presentation of this check and money in amount not less than \$4.50, the Swedish National Bank will open a new savings account book in your name, and you will be credited not only with the money you bring, but also with this fifty cent check additional.

Your bank account, to draw three per cent. interest from date of deposit, is subject to withdrawal at any time, without notice, except that at least \$5 shall remain in the bank for six months after the account is opened.

Good only from September 1st to November 12th, 1910, in opening a new savings account.

### LETTER FROM DEPOSITOR

The Merchants Loan & Trust Company, Chicago, reproduced in a newspaper advertisement a letter from a savings depositor (omitting his

name) who wanted to withdraw his account because he had saved enough money to buy a home.

## **AGRICULTURAL EDUCATION**

Some Western banks furnish farmers in their territory with the latest information on scientific methods, such as dry farming, intensive cultivation, etc.

## **INTRODUCING A NEW CASHIER**

When Mr. H. A. Allen became cashier of the Holyoke (Mass.) National Bank his portrait was tipped on to a statement folder on the front of which were printed the words "Introducing Our New Cashier."

## **A TELEPHONE DIRECTORY**

The First National Bank of White Plains, N. Y., issued a book containing a lot of practical banking hints and also blanks to insert names, addresses and telephone numbers of customers or friends. The Bridgeport, Conn., Trust Company gave away pads of telephone call memoranda blanks.

## **MOTOR INSURANCE**

"Insuring the Motor Car" is the name of a booklet for the insurance department of the Union Trust & Savings Bank of Spokane, Wash. It gives full information on the subject of automobile insurance.

## **THE INSIDE WORKINGS OF THE BANK**

The author of the advertisements of the National Shawmut Bank says in regard to them that the idea was to produce a series of advertisements which was educational and at the same time would emphasize the service of the bank. It was determined to have a headline which would arouse as much curiosity as possible without being too radical, to be followed by statements of facts sufficiently newsy to prevent any disappointment after reading the headline.

It was thought best to invent another display line which would stimulate further interest and cause the remaining display matter to be read, as it was necessary to impress the last two paragraphs upon the reader before letting him get away. It was here that the service side of the bank was emphasized.

The last paragraph was repeated in each ad. to impress upon the reader the spirit of the officers of the bank toward depositors, and to

## BANK ADVERTISING PLANS



### An Inside View of New England's Largest Bank

#### No. 1 Night Force

It requires 14 men starting at 8 o'clock every evening and working until 4 o'clock in the morning, and 8 more men starting at midnight and working until 8 o'clock in the morning, to handle the night mail received by the National Shawmut Bank. This heavy volume of mail is received from the Postoffice in half hourly installments until 7 A. M. when there is a A. M. Checks and other items amounting to more than \$5,000,000 are frequently handled by this force during the early morning hours. As the mail is received further subdivided into geographical sections for collection. All checks which have to be sent through the clearing house must be sorted and "proved" by 10 o'clock the next morning so that the night force is necessarily developed to a high point of accuracy.

#### What We Wish to Emphasize.

This force works throughout the night in order that no time may be lost in crediting the depositors' accounts, which might otherwise lose a day's interest. This service is for the benefit of every depositor, large and small. A large bank gives real service to every one.

We wish to assure every depositor, no matter what size his account, that the officers of this bank are interested in his welfare, and that any advice on business and investment matters will be cordially given.

**National Shawmut Bank**  
40 Water Street, Boston



### An Inside View of New England's Largest Bank

#### No. 2 Receiving Tellers

THE average amount of cash received daily during November by the five receiving tellers of the National Shawmut Bank was \$436,000. This, however, was but a small percentage of the amount received by these men in checks and drafts. Each receiving teller is responsible for the deposits received at his window. They retain the period for receiving paper deposits to the check teller's department, which will be described later. The busiest period for receiving deposits is from twelve to two, but deposits are received until after four, during spare time bills and the next day's business. During spare time bills and the next day's business. Each night a balance is riveted the paying tellers. Each night a balance is riveted the cash then on hand by each teller represents the difference between what he has received and what he has delivered to other departments.

#### What We Wish to Emphasize.

This amount of business handled makes experts of the men in charge of it, and this very experience among the employees of a large bank is a guarantee of efficiency in the handling of depositors' business. All accounts have equal claims on these services, and thus the smaller depositor has the absolute assurance of having his accounts handled as well and accurately as the largest.

We wish to assure every depositor, no matter what size his account, that the officers of this bank are interested in his welfare, and that any advice on business and investment matters will be cordially given.

**National Shawmut Bank**  
40 Water Street, Boston



### An Inside View of New England's Largest Bank

#### No. 3 Paying Tellers

THE National Shawmut Bank employs six paying tellers and to these men passes practically all the money received by the Bank. One teller is responsible for the certification or guaranteeing of all checks, amounting to from \$500,000 to \$1,000,000 a day. The teller also handles the business of trust companies and has general charge of the department. The other five tellers pay out bills and from \$500,000 to \$500,000 daily in bills and from \$15,000 to \$20,000 in coin. Being the fluctuation in the demand for various denominations, a book of record is kept showing at a glance the amount on hand of each denomination. The greater part of the small coin paid out comes from fare collection on the railroads, sometimes amounting in a single day to a ton in weight.

#### What We Wish to Emphasize.

A feature of this department is the division of the tellers' windows into alphabetical sections (A. to F. etc.) and at the option of the depositor, which makes possible a close personal relation between depositor and teller. To be served by the same teller every time builds up a personal equation between the two which the size of the bank cannot destroy, but which does provide a quicker service by subdividing the work.

We wish to assure every depositor, no matter what size his account, that the officers of this bank are interested in his welfare, and that any advice on business and investment matters will be cordially given.

**National Shawmut Bank**  
40 Water Street, Boston

### An Inside View of New England's Largest Bank

#### No. 4 Bookkeeping Department

THE genuineness of the signature and correctness of endorsements of the checks drawn by every depositor on the National Shawmut Bank is verified by the bookkeeping department.

A daily report is made by this department to the President and Directors, showing the bank's exact condition, cash on hand, percentage of reserve, etc. so that the officers of the bank may know in detail the bank's position at any time. This department consists of about 45 clerks divided into groups for handling accounts of other banks, individual accounts, accounts of firms, and depositors' statements, besides keeping all the accounts of the bank itself. Each bookkeeper keeping the accounts of other banks has charge of about 175 accounts, and the bookkeepers for individual and firm accounts about 300 each.

This department also has charge of figuring the interest, and the averaging of balances of each account monthly.

#### What We Wish to Emphasize

A department of such character means much to a depositor in the way of painstaking and accurate work. It ensures that every depositor may command at any moment the services of a thoroughly trained organization open to every one on equal terms.

We wish to assure every depositor, no matter what size his account, that the officers of this bank are interested in his welfare, and that any advice on business and investment matters will be cordially given.

**National Shawmut Bank**  
40 Water Street, Boston

#### AN INTERESTING SERIES.

overcome the common idea that a large bank does not care for small accounts.

The numbers were put in the left-hand margin, indicating that a series was in progress, to arouse cumulative interest.

### FARMER'S RECORD BOOK

Some banks give their farmer depositors a 64-page cost system book bearing considerable advertising matter of the bank. The book, as used

by the First State Bank of Philbrook, Mont., provides space for a complete record of farm work—64 pages properly ruled for every farm department. By consulting this book, the farmer knows just how he stands at any moment, where he is losing and where gaining. And it is a continual reminder of the bank.

### **STREET NAME SIGNS**

The First National Bank of Claremore, Okla., puts up street name signs at street corners, carrying also its own advertisement.

### **GRAPHIC CHART OF DEPOSITS**

The National Bank of Commerce of Williamson, W. Va., got out a graphic chart showing its very satisfactory growth of deposits over a period of a year or more. It was arranged on a plan similar to that employed by the companies which issue charts showing market tendencies, stock prices, etc., by a rising and falling line, mostly rising in this case.

### **HEART THROBS**

A large Southern bank got out a leaflet with the above title containing extracts from letters (without using the writers' names) received from customers who wrote to the bank about some misfortune or good luck in connection with their finances. Here are brief samples:

"I herewith enclose bank book that belonged to my little boy. He died on August 10th last. He was an only child so I want to ask you to change his little account to his mother's name."

"I am hard to please but you pleased me by the way in which you have handled my affairs conducted through your bank. My first dealings with your bank were with your insurance department. My treatment there was so satisfactory that I soon used other of your departments."

### **CARDS TO COLLECTION CLERKS**

The New Farley National Bank of Montgomery, Ala., has a regular illustrated series of postcards which it sends to the chief collection clerks of out-of-town banks from which it expects business.

### **MAGAZINE SUBSCRIPTIONS**

The Monroe National Bank of Chicago offered as a premium for a savings account a year's subscription to any one of a list of twenty-seven popular magazines. The bank pays three per cent. interest on savings. The president is quoted in regard to the scheme as follows:



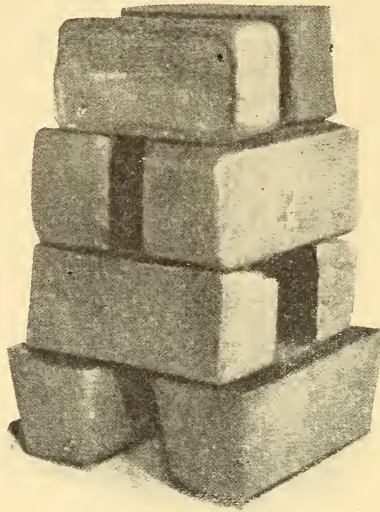
"There is no string tied to the offer. Of course, a number of persons opened accounts who may withdraw them as soon as the magazine begins to arrive. That will be our loss. However, I think the people interested in reading such publications as these are not of the 'quitter' variety. It should attract the fair-minded middle classes."

### STATE PROTECTION

The Miami, Fla., Savings Bank issued a folder explaining "How the State of Florida Protects the Savings Bank Depositor."

### WINDOW DISPLAYS

The pile of gold bricks shown in the cut reproduced herewith was on exhibition at the First National Bank of Colorado Springs, Colo., for



A GOOD WINDOW DISPLAY—\$150,000 IN GOLD.

the benefit of members of the American Bankers' Association attending their convention in Denver. The value of the gold was \$150,000. It was part of the product of the Cripple Creek Mines of Colorado.

---

Apropos of this subject, the following from "System" is of interest: Window displays for banks, when properly arranged, attract as much attention and sometimes exercise as much business-pulling power as when they are used for mercantile concerns.



A bank in a Western town uses its windows for tastefully arranged exhibits of the products of the locality. Newcomers to the town are attracted, step in, ask questions. The bank employes generally are able to perform some slight service for the strangers and thus form friendships valuable to the bank when the strangers happen to be homeseekers and locate in the vicinity.

Another bank depends for its effect upon that subtle operation which begins in the mind of every man at the sight of money. It attracted considerable attention last fall by a big display of a new issue of its own bank notes. Blank notes are printed in sets of fours by the Treasury department and are delivered in sheets to the national banks. These are signed by the proper officers, cut up and distributed. A case full of these unsigned blanks was shown by way of contrast with a similar case of worn-out notes, withdrawn from circulation and ready to send to the Treasury for cancellation. The display was shown in a window inside the cashier's cage to insure its safety.

Above the exhibit was the sign, "How We Work With Uncle Sam." A booklet telling the story of a bank note, explaining the process of manufacture and giving a few ways in which to tell spurious notes was distributed to all who asked for it.

Another bank showed in its windows a list of typical depositors and balances to demonstrate how fast savings accounts grow when added to regularly. Figures demonstrating the magic of compound interest added to the force of the display.

## **ABOUT THE MINT**

"Where Money Is Made" is an illustrated booklet on the United States Mint, Philadelphia, Pa., issued by the Citizens Savings and Trust Company, Cleveland, O. A similar booklet was put out by the First National Bank of Boston.

## **AN OBJECT LESSON**

A Passaic, N. J., woman secreted \$400 in bills in an oven. After the money was burned she brought the ashes in a bottle to the Passaic Trust and Safe Deposit Company to see if she could recover anything. President R. J. Scoles had a photograph made of the bottle with its \$400 worth of ashes and gives this account of the affair:

Some time ago a Hungarian woman, a depositor in a small way, brought in to the officers of the company a parcel of ashes, which she stated was the remains of four hundred dollars that she had placed in the kitchen oven as a hiding place, the stove at the time being out of use. While she was on a visit to

a neighbor's house, a boarder who did not know the secret, started a fire in the stove and the money was reduced to ashes.

The loss was a total one from a fire and money point of view, and the loser is now a sad but enthusiastic supporter of banks as the proper place for all reserve cash.



A CONVINCING ARGUMENT.

The ashes were placed in a bottle and photographed and will be used by the company as a display advertisement to serve as an object lesson to persons who are accustomed to do the same thing that this woman did.

## CONVENTIONS

The South Texas National Bank sent out the following notice to Texas bankers:

"The officers and directors of the South Texas National Bank of Houston cordially invite you to make our office headquarters while attending the twenty-fifth annual convention of the Texas Bankers' Association, which convenes in this city May the tenth, eleventh and twelfth, nineteen hundred and nine. We place ourselves at your disposal for making advance reservations for your representatives at the hotels, and shall be pleased to have their mail and telegrams addressed in our care, and to extend every courtesy and assistance in our power to contribute to the pleasure and comfort of themselves and their ladies while guests of our city."

The Savings Union Bank of San Francisco published in booklet form a convention address by its cashier, R. M. Welch, on "Segregation of Savings Deposits."

At a meeting of the New York State Bankers' Association at Buffalo the Bank of Buffalo gave out a valuable souvenir map of the city. The map was sent to banks in advance with a card stating: "With the compliments of the Bank of Buffalo for the use of your representative while in attendance at the convention of the State Bankers Association."



**Our Invitation to Knights Templar**

This institution being so widely known as the oldest National Bank in Western Pennsylvania, is constantly visited by people from all parts of the country.

The officers and directors of The First National Bank extend to the Knights Templar attending the State Conclave a cordial invitation to visit its handsome banking rooms, make use of its complete equipment and avail themselves of its stenographic and other services at any time they desire.

**THE FIRST NATIONAL BANK**  
OF PITTSBURGH  
FIFTH AVENUE AND WOOD STREET  
OSCAR L. TELLING, President      F. H. RICHARD, Cashier

TAKING ADVANTAGE OF AN OCCASION.

Referring to the "Knights Templar" advertisement of the Pittsburgh bank reproduced herewith it was suggested that in cities where there are frequent conventions and assemblies of men from all over the country this would be a good way of soliciting the patronage of the local friends of such visitors as the various conventions occur. But we believe that the appeal to the delegates themselves upon such occasions as this is of secondary importance, to the effect upon the local readers, as the advertiser is to some extent hitting at his own public over the heads of the visitors, and takes advantage of the general interest in the convention to get greater attention for his advertisement.

The Mercantile National Bank of St. Louis took advantage of the fact that Henry Aehle of its Transit Department was a delegate to

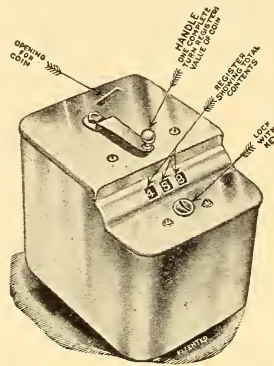
the American Institute of Banking convention at Chattanooga by sending out a postcard with a picture of the bank building. Mr. Ahle was represented as saying: "Where I work. I will meet you at the convention."

"The Progressive Banker," published in the interest of the City Bank & Trust Company of Mobile, had a special convention number upon the occasion of the meeting of the Alabama Bankers' Association in Mobile. It contained a great deal of matter of interest to visiting bankers.

For a similar purpose the First National Bank of Joliet, Ill., issued a special number of "The Banker" when Group 4 of the North-eastern Illinois Bankers' Association met at Joliet. The cover of the booklet was in imitation of a pass-book.

## HOME BANKS

Probably half the banks in the United States that have savings departments are using some kind of a small home bank. While the kind of a bank used and method of handling has much to do with its effect-



A SELF REGISTERING BANK.  
(Self Reg. Bank Co., Chicago)

iveness, it has been fully demonstrated that the use of even the cheapest and most unattractive and inconvenient variety is very helpful in encouraging savings and increasing deposits. It is no unusual thing to find savings banks, trust companies and national banks with savings departments having from 15,000 to 25,000 in use. A trust company in Chicago has over 30,000 small banks in use, and a large trust com-



pany in another large city is said to have contracted for 100,000 home banks or safes.

To encourage systematic saving numerous devices have been attached to the home banks, most of which are recording devices of various kinds, by means of which depositors may have an accurate record of what is in the bank at any time. This kind of bank necessarily is limited to coins of special denominations. Whether depositors take more interest in keeping daily "tabs" on the deposit, or in surprising themselves with the unknown contents of the bank when opened up is a question argued among the different bank manufacturers.

The amount saved through the use of these small safes is surprising, not only to the banker who takes pleasure in seeing his deposits increase, but the depositor himself is surprised. In general it is said that more comes out of these small safes than the depositor anticipated, and he is thus greatly encouraged to continue saving until the habit is thoroughly formed and he finds more pleasure in saving than in reckless spending.

The cashier of a national bank in a town of about 3,000 inhabitants in the state of New York, who advertised a new savings department by putting out 1,200 small safes, gave a statement to the effect that in four months and a half the bank had taken in and had standing to the credit of the accounts of those who had accepted the small banks, \$116,000.

Frequently more comes to the bank indirectly through the agency of the small safe than directly, for if anyone in the house where there is one of these safes has a few hundred dollars come in unexpectedly or otherwise, he is pretty sure to think of the bank that loaned the small safe and add this to that account or start another account there.

## OPENING SATURDAY EVENINGS

The First National Bank of Hopedale, O., announced a new departure in the following letter:

Dear Sir: For some time we have been racking our brains in an earnest endeavor to devise a new plan whereby our bank could be made more useful to the community, and it has occurred to us that it would be a great convenience to many farmers near Hopedale, especially in the busy summer months, if they had an opportunity to do their business on Saturday nights, say from the hours of 6 P. M. to 8 P. M.

Of course, such an innovation will mean longer hours, more work, and perhaps more expense to us, but we have always contended that a bank should be an institution to serve the people, and have never entertained the one-sided idea that it is an institution merely for the people to serve.

Beginning with next Saturday, August 8th, this bank will be open every

# TRANSATLANTIC MAIL SCHEDULE

Giving sailing dates and other data concerning mail steamers sailing from New York during

## JULY, 1913

This schedule is subject to change without notice.

MAIL CLOSSES	DATE OF DEPARTURE	STEAMER	VIA	DATE OF PROBABLE DISTRIBUTION IN		
				LONDON	PARIS	BERLIN
6.30 A.M. Tues. 1	Tues. 1	Kronp. Wilhelm	Ply., Cher. & Bre.	Tues. 8	Tues. 8	Wed. 9
9.30 P.M.	Wed. 2	Mauretania	Fishguard	" 8	" 8	" 9
5.30 A.M.	" 2	Kaisn. Aug. Vict.	Cher., So. Hamp. & Hamb.	Wed. 9	Thurs. 10	Fri. 11
7.00 "	Thurs. 3	Bremen	Ply., Cher. & Bre.	Sat. 12	Sat. 12	Mon. 14
7.00 "	" 3	La Savoie	Havre	Fri. 11	Fri. 11	Sat. 12
6.30 "	Sat. 5	Olympic	Plym. & Cher.	Sat. 12	Sat. 12	Mon. 14
6.30 "	Tues. 8	Kronp. Cecilie	Ply., Cher. & Bre.	Tues. 15	Tues. 15	Wed. 16
Tues. 8 9.30 P.M.	Wed. 9	Campania	Queens. & Fishg'd	Wed. 16	Wed. 16	Thurs. 17
7.00 A.M.	Thurs. 10	La Provence	Havre	Thurs. 17	Thurs. 17	Fri. 18
6.30 "	Fri. 11	Philadelphia	Plym. & Cher.	Mon. 21	Mon. 21	Mon. 21
6.30 "	Sat. 12	Geo. Washington	Ply., Cher. & Bre.	" 21	" 21	Tues. 22
8.30 "	" 12	Majestic	Plym. & Cher.	" 21	" 21	Mon. 21
6.30 "	Tues. 15	Kais. Wilh. d. Gr.	Ply., Cher. & Bre.	Tues. 22	Tues. 22	Wed. 23
6.30 "	Wed. 16	Caronia	Queens. & Fishg'd	Fri. 25	Fri. 25	Sat. 26
7.00 "	Thurs. 17	La Lorraine	Havre	" 25	Thurs. 24	Fri. 25
6.30 "	Fri. 18	New York	Plym. & Cher.	Sat. 26	Sat. 26	Mon. 28
6.30 "	Sat. 19	Imperator	Ply., Cher. & Hamb.	" 26	" 26	" 28
8.30 "	" 19	Oceanic	Plym. & Cher.	Mon. 28	Mon. 28	" 28
6.30 "	Tues. 22	Kais. Wilh. II	Ply., Cher. & Bre.	Tues. 29	Tues. 29	Wed. 30
Tues. 22 9.30 P.M.	Wed. 23	Mauretania	Fishguard	" 29	" 29	" 30
5.30 A.M.	" 23	Amerika	Cher., So. Hamp. & Hamb.	Thurs. 31	Thurs. 31	Fri. Aug. 1
7.00 "	Thurs. 24	France	Havre	Fri. Aug. 1	" 31	" 1
6.30 "	Fri. 25	St. Paul	Plym. & Cher.	Mon. 4	Mon. Aug. 4	Mon. 4
6.30 "	Sat. 26	Pr. Fr'd Wilh.	Ply., Cher. & Bre.	" 4	" 4	Tues. 5
6.30 "	" 26	Olympic	Plym. & Cher.	Sat. 2	Sat. 2	Mon. 4
6.30 "	Tues. 29	Kronp. Wilhelm	Ply., Cher. & Bre.	Tues. 5	Tues. 5	Wed. 6
7.00 "	Thurs. 31	La Savoie	Havre	Fri. 8	Fri. 8	Sat. 9

### MONEY- FOR TRAVELERS

It is very important that the foreign traveler should have a safe, yet convenient method for carrying his money. Our Travelers' Checks and Travelers' Letters of Credit meet this demand, for they are safe, convenient, and can be cashed in any part of the world, and their cost is very small. They are furnished in handy little leather cases like pocketbooks, and are self-identifying.

### Guaranty Trust Company of New York

Fifth Avenue Branch:  
5th AVE. & 43rd STREET

140 Broadway

London Office:  
33 LOMBARD STREET, E.C.

Saturday night from 6 to 8 o'clock, and we want every one, whether a patron of the bank or not, to take advantage of these banking hours, no matter what the nature of the business may be—whether it is to get a check cashed, to get a bill changed, to make a deposit, to borrow money, or to make the bank a meeting place to transact business with your friends.

While these hours are rather unusual for a commercial bank, if we find they are an accommodation to the public, we will continue them permanently.

Very truly yours,

CASHIER.

## SUGGESTING A SECOND ACCOUNT

The Corn Exchange Bank of New York sent out this letter:

DEAR SIR: We have no doubt your present arrangements for banking facilities are perfectly satisfactory, but we have taken the liberty of addressing you with the hope that increasing business or other reasons might necessitate your opening another account. If such a condition should arise we would be very much gratified if you would avail yourself of the facilities of our institution.

## SAVINGS CERTIFICATES

The Guaranty Trust Company of Lancaster, Pa., makes use of a saving certificate plan that works like this:

Suppose you decide to save \$1 a week. At your first payment we furnish a neat folder which you bring or send each time and have the amount of your payment entered therein. Should you pay more than \$1 any time, you are then credited as many weeks in advance as your payment will cover. Your book will be filled in forty weeks if you make all the regular payments. By presenting it, you can then withdraw the \$40 you have saved, together with three per cent. interest allowed if all payments have been promptly made.

You may start with any sum from twenty-five cents up to \$5 weekly. The amount remains whatever sum you decide upon at the start. You may start *any time*. You can, therefore, have an account come due whenever you need money by starting forty weeks before that time. All payments must be made promptly or in advance, and no withdrawals are allowed until the forty weeks have expired.

## HARVEST FESTIVAL

How the cashier of a suburban trust company in the Middle West took wise advantage of a "Harvest Festival" celebration in his community is described in "System" thus:

First he placed an order for several thousand post cards of the interior and exterior of the bank building. Then he gave the local florist an order to keep fresh flowers on the officers' desks during the week holiday. A decorating company received the contract to drape the front of the building in a fashion that would make it the most noticeable place of business on the street. Orders were given for printed matter describing the work of each of the bank's departments.

Coins of every description, from the diminutive four-cent gold piece, which is very rare, to the big four-dollar copper piece of Sweden, as big as a dinner plate, are on display, arranged in a comprehensive manner. Notes, drafts, checks and other paper mediums of currency, dating far into the ancient annals of monetary history, are exhibited.

#### **Gum Drops Are There.**

Even the notorious gum drop, the medium of barter and trade made famous by Dr. Cook, is there. Shells and wampum, bone and African bean money, are displayed, the ancient gold ring and ornament money, used by our Saxon forebears of early Britain; the first coin ever struck, copper and silver pieces bearing the bust of Nero, Ptolemy and the early Grecian



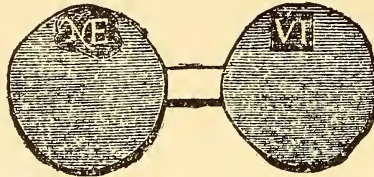
**The Shekel of Biblical Fame.**

emperors; in fact; there are few coins which are existed which are not presented in this comprehensive exhibit.

#### **Educational Display.**

Mr. Zerbe said to a News Leader reporter today:

"This exhibition is free of charge being brought to RICHMOND solely as an educational display. I will endeavor while in your city to make the collection as instructive as possible.



**New England Copper, Six Pence,  
1650—First Coin Struck in  
America.**

My services are offered to every educational organization or institution in the city, and I will be glad to address anybody on the subject of the world's money.

"Thursday night, from 7 to 9 o'clock, the exhibit at the bank will be open for the benefit of those whose daily work prevents them from seeing it during the day."



And one thousand safety deposit coupons, good for two months' storage any time within a year, were prepared for free distribution.

Then, a few days before the festival began, the local newspaper carried advertisements notifying the public that the bank would be open every evening during the week. The public was invited to visit the institution, ask questions, see the vaults and the burglar-proof safe and get a free safety deposit coupon.

Between seven and ten o'clock on the first evening more than two thousand persons passed through the bank. One thousand post cards were given out; several thousand department circulars were distributed and the stock of safety deposit coupons was entirely exhausted. The deluge of visitors that started on Monday night kept up during the week and the total number of visitors for the seven business days exceeded 12,000. They carried away with them over 20,000 pieces of advertising matter.

Sixty new savings and commercial accounts were opened during the week.

## **INSTALMENT SAVINGS BONDS**

A Southern bank, to encourage saving, sells gold bonds on weekly or monthly payments. The bond is in denominations of \$100, \$200, \$300, \$400 and \$500, but at no time do the bonds represent more than the total of the purchaser's deposits, plus the accrued interest of four per cent. compounded quarterly. The novelty of this saving plan gives it advertising value.

## **A RARE COIN EXHIBIT**

Miss Eleanor Montgomery, advertising manager of the American National Bank of Richmond, Va., writes concerning the rare coin exhibit idea as follows:

This exhibition proved of the greatest value to our bank in the way of general publicity. It brought thousands of outsiders into the bank and gave the general public an opportunity to see behind the tellers' windows, breaking down some of that feeling of mystery as to the inside workings of a large financial institution.

Our bank engaged Mr. Farran Zerbe of Philadelphia, former president of the American Numismatic Association, to bring his collection of The Money of The World to Richmond for one week. Metal stands holding the coins of all nations and periods were placed at intervals in the lobby, on the top of the vault and in the directors' room. The money was protected by trays of isinglass fitting smoothly together.

On Monday, when everything had been arranged in proper place, reporters from the daily papers were entertained, the day having been spent in arranging and planning for the general exhibition opened to the public on Tuesday morning.

Wednesday, pupils from our business colleges and high school were invited. Friday, a special exhibition was given to the bankers of the city, and Saturday was the day appointed for the special entertainment of the public school teachers of Richmond and vicinity. One evening exhibit was given for the benefit of those engaged during morning and afternoon hours. Several thousand invitations had

been sent out prior to Mr. Zerbe's arrival, and these were heartily responded to by business men, teachers, city and county officials, members of the Art School, preachers and professional men generally.

People are still coming into the bank asking to see "All kinds of money," and on all sides we are receiving congratulations and thanks from the citizens of Richmond for giving them such an entertaining and educational treat. We believe that the value of this money show to our institution is almost incalculable and we feel that our hold on the attention of the community has been greatly strengthened.

---

The Richmond "Times-Dispatch" account of the exhibit was as follows:

Almost everything imaginable in the way of a circulating medium from currency antedating the birth of Christ to the modern money of the world; from the weird shaped pieces of metal, bone, shells and stone used by savages, to the beautifully engraved coins of ancient Greece and of the present day, and ranging in size from the gold Renensburg mite, of the diameter of a pencil, to the huge four daler plate money of Sweden, ten inches square and weighing six and one-half pounds, are on exhibit in the American National Bank.

There are more than 10,000 coins and pieces of paper currency showing the progress of the financial world for many centuries. The collection is owned by Farran Zerbe of Philadelphia, formerly president of the American Numismatic Association, being considered one of the leading numismatic authorities in the world.

One of the Greek coins of 325 B. C. contains a fine likeness of Alexander the Great, while the image of Ptolemy, the builder of the greatest of the Pyramids, gazes from an old Egyptian coin.

Coming down to the United States, the exhibit contains examples of practically all the coins that have passed as currency from the old days in which English, Dutch, Spanish and French currency was in circulation, to those struck under the direction of the different States and the Continental Congress in Revolutionary War times through the various stages. These include the California currency, used in exchange for gold, Civil War and panic paper money, to the present day. The pine tree shilling of 1652, the "Franklin cent" with the caption, "Mind Your Business;" the old Liberty cents, the California "slug," worth \$50, of 1851, and the fractional currency, Confederate money and the "shin-plaster," are among the interesting exhibits.

## TELLING ABOUT ADVERTISING

It is a good plan to take the public into your confidence in the matter of your advertising occasionally, especially if you are prepared to make good on the promises of the advertising.

---

Right along this line is an idea carried out by the Chehalis National Bank, Chehalis, Wash., as explained in this printed letter:

DEAR FRIEND: Will you do us a favor?

Three hundred representative men and women of Chehalis and Lewis County are receiving this request for information and advice concerning our advertising department. We realize that it is hard for those behind the counter always to get the viewpoint of the public in regard to financial advertising.

Ever since its organization this bank has expended considerable sums in various forms of local publicity, and to this cause we attribute part of our splendid growth and increase in business. During the past year we have doubled our business; we have built and equipped a modern banking house with all conveniences and safeguards; have the best of vaults and vault doors; have rented many safe deposit boxes, and, in short, have realized considerable success.

Nevertheless, the question arises, Is our advertising a success? If not, why not? We court a frank expression of your opinion and request you to answer and return in the enclosed stamped envelope the attached list of questions. It is hardly necessary to assure you that your reply will be held confidentially. We solicit criticism rather than praise.

Thanking you in advance for this favor,

Very truly,

CASHIER.

The questions asked on a perforated sheet attached were:

Do you read our advertisements in the Advocate?

Do you read our advertisements in the Bee-Nugget?

In which paper will an advertisement do the most good?

Do you read the Lewis County Financial News?

In what way could our ads. be improved?

What feature of banking do we neglect to explain?

What other means of publicity would be of value besides newspaper advertisements?

Concerning what topics would you suggest that advertisements be written?

## WHY WE ADVERTISE

We advertise because we want more business, and because we want the people to know that we are well equipped to take care of their financial affairs.

It Pays: because advertising this bank has helped to make it one of the strongest banks in the State of New Jersey.

Other banks have followed our lead, have discarded their stereotyped cards, formerly used, and are utilizing space to tell the people what they have to offer.

We are glad of this, not only because we welcome intelligent and progressive competition, but also because we believe that the more bank advertising a community is treated to, the more rapidly will its population become frugal and independent.


**"BANK BY MAIL"**

## The Citizens National Bank

OF ENGLEWOOD, N. J.

DONALD MACKAY, President    CLINTON H. BLAKE, Vice-President    A. CORNELIUS, JR., Cashier

*The Bank with the Efficient Service*



## The Advertising

Of this Bank may be considered the direct expression of its Officers to the Public at large. Every advertisement published is the result of mature thought. Every statement—every sentence and every word are carefully considered and passed upon by at least two Officers of this Institution.

This is brought to your attention in order that you may realize the importance we attach to these public statements of policy—and their absolute reliability.

It also evidences the care and thoroughness with which every account, large or small, of this Bank is conducted. Everything is important—and treated as such.

Is it not a matter of good sense to place your money with an Institution that gives due consideration to every detail of its business? That looks as carefully to its words as to its acts?

Accounts opened at Four and Three Per Cent Interest—the latter with checking privileges under moderate restrictions. Information furnished gratis at the Bank, or by letter if you wish. We advise you to call or write.

Perfect Safe Deposit facilities  
Moderate rates for Boxes and Storage

Around the World Tours arranged  
by our Steamship Department

**German American**  
**Savings Bank**  
SPRING & FOURTH STS. - LOS ANGELES

ANNOUNCING THE BANK'S ADVERTISING PLATFORM.

The Wachovia Bank & Trust Company of Winston-Salem, N. C., sent out a postcard inquiry blank for data to guide the advertising department.

The card read as follows:

WILL YOU KINDLY CHECK THE REASON [OR REASONS] LEADING  
YOU TO CHOOSE THIS BANK TO SERVE YOU?

THIS COURTESY ON YOUR PART WILL GREATLY AID US.

General reputation of the bank. [ ]	Its advertising ..... [ ]
Recommendation of a friend.... [ ]	Acquaintance with officers..... [ ]

SERVICE OFFERED—WHAT FEATURE MOST APPEALS TO YOU?

Safety ..... [ ]	Interest accounts ..... [ ]
Helpfulness ..... [ ]	Trust department ..... [ ]
Convenience ..... [ ]	Checking accounts ..... [ ]
Certificates of deposit..... [ ]	Bond department ..... [ ]
Insurance department..... [ ]	

Name .....

Occupation..... Town..... State.....

Street or R. F. D. ....

## EMPLOYEES AND THE ADVERTISING

An Iowa bank, to induce all of its employees to study the advertising of the institution, uses this argument:

That any one, part of an institution the success of which depends largely upon solicited patronage, may be able to treat that patronage, and the public back of it, according to promises made and inducements held out by that institution, he must be fully informed as to those promises and familiar with the policy that prompts them, and the result sought to be attained, and must be in full and sympathetic accord therewith, and instant to fulfill promises and carry out the policies of, and support the management responsible for them.

To that end, that one, besides being familiar with the policy of the management and understanding the results sought, must be familiar with circulars and advertising matter issued by the bank from time to time.

## EXAMINING COMMITTEE'S REPORT

A good way to use the report of your bank's examining committee is shown by this letter to the stockholders of the Wilmington (N. C.) Savings & Trust Company:

GENTLEMEN: The statement of condition of the company as of December 31, 1912, hereto attached, exhibits a full and true account of the resources and liabilities of the bank.

All the assets were found intact, and as shown by the various accounts on the general ledger. In our opinion, no asset of the company is carried on the books in excess of its real or market value. We were impressed by the diligence which has been exercised in the selection of loans by your officers, and the absence of unsecured or doubtful paper.



The system used in handling the large volume of business is efficient and comprehensive, making it possible to ascertain the company's true condition at close of any day's business. All accounts are neatly and accurately kept, and the work is handled in a manner to reflect credit upon the office force and to warrant the confidence of stockholders and depositors.

Yours very truly, MARSDEN BELLAMY,

HENRY C. BEAR,

*Examining Committee.*

## BANK EXAMINER'S REPORT

**Assets and Liabilities** of the HOME SAVINGS BANK

on the 13th day of August, 1908, as found upon examination made by the direction and authority of the Superintendent of Banks.

ASSETS.	Rate of Intst.	AMOUNT AT PAR.		MARKET VALUE		TOTALS
			Rate.	Amount.		
Bonds & Mortgages	5½					36 550
" " "	6					70 160
Bond Investments:						
New York City	3½	2 000	99.05	1 981		
Brookhaven Town	5	10	Var	10 619 40		
Glenville "	5	1 500	"	1 528 35		
Huntington "	4.25	12 500	101.87	12 733 75		
Mechanicsville Village	4.75	5 500	104.25	5 733 75		
Oneonta School District	4.50	12	101.18	12 141 60		44 737 85
Cash in Office				2 628 68		
" deposited in Banks & Trust Companies.				20 152 08		22 780 76
Accrued interest on Bonds & Mortgages				1 279 01		
" " " Bond Investments				271 62		
" " " Cash deposited				154 86		1 705 49
						175 924 10
<b>LIABILITIES</b>						
Due depositors				171 865 70		
" " accrued interest				641 75		172 507 45
Surplus on market value						3 416 64
" " par value						2 173 79
" " amortized value						2 823 15

August 15 1908

M. W. Watkins

BANK DEPARTMENT CERTIFICATE REPRODUCED AS AN AD.

The above cut was sent out to depositors with this statement:

The attention of our depositors is respectfully called to the above reproduction of the certificate of the New York State Banking Department, showing the condition of this bank as found by the bank examiner, August 13th, 1908. It will be noted that the market value of the bond investments and the surplus based on market values is considerably in excess of the figures shown on the regular report enclosed herewith.

THE HOME SAVINGS BANK OF BROOKLYN.

### CHEQUES FOR MOTORISTS

The Mellon National Bank of Pittsburgh used a rather startling heading on one of its advertisements. It was: "Motor Without Money." The popular conception is that it costs a good deal of money to motor so that the foregoing statement is bound to attract attention. The gist of the ad. is this:

Motor tourists often find it inconvenient to carry with them sufficient cash for a long tour.

Mellon cheques are as good as cash, with the added advantage of being easily carried.

They can be cashed anywhere in this country or abroad.

They bear a specimen signature of the holder and are thus practically secured against use by a wrongful holder.

### ADVERTISEMENT IN FORM OF A BOND

The Wamego (Kan.) State Bank distributed an advertisement made up in the form of a bond. It reads as follows:

This Bond is one of a series of One Thousand (1000) issued for the purpose of informing you that we are fully equipped in every department to take care of your business; that we can furnish money to those requiring it; that we make Real Estate Mortgage loans on the most favorable terms. This bond runs perpetually and is not limited by any period of years; the interest is payable daily to you, on demand, in the form of services which you are at liberty to require of us, and

This Bond symbolizes the Security we give to YOU under the Depositors' Guaranty Fund of the State of Kansas, the most rational and successful system of Protection ever devised, being as good as a Bond of

#### THE UNITED STATES OF AMERICA.

On this basis we invite you to deposit your money in this Bank, and will pay you interest on funds deposited for a specified number of months.

In Witness Whereof, The said WAMEGO STATE BANK has caused this Bond to be attested by its officers, and its corporate trade-mark to be hereunto affixed

THE WAMEGO STATE BANK

of Wamego, Kansas.

By L. B. LEACH, *President*,

W. R. JOHNSON, *Vice-President*.

A. T. McMILLAN, *Cashier*,

J. H. EVANS, *Assistant Cashier*.

### COÖPERATIVE ADVERTISING

Trust companies in Milwaukee, Wis., some time ago conducted a campaign of educative advertising coöperatively.

Though carried on by and for the direct benefit of the Wisconsin Trust Company, Milwaukee Trust Company, Fidelity Trust Company

and the Citizens Trust Company, all of Milwaukee, no names appeared in either the display advertisements or in the reading matter which accompanied them and it is due to this latter fact that an amount of publicity was obtained of far greater value than might otherwise be the case.

Realizing the ignorance of the general public as regards the various functions of a trust company, Oliver C. Fuller, president of the Wisconsin Trust Company, devised this scheme of coöperative advertising. In brief, a certain sum of money was set aside to cover the year's work. Advertisements of varying space and treating of the

**IF YOU HAVE  
MADE A WILL  
YOU SHOULD  
NAME A TRUST  
COMPANY AS  
YOUR EXECUTOR**

THE PROPER HANDLING  
OF AN ESTATE DEPENDS  
UPON THE QUALITY OF  
THE TRUSTEE. THE TRUST  
COMPANY SHOULD BE  
NAMED IN YOUR WILL  
TO FULFILL A FIDUCIARY  
DUTY. THE TRUST  
COMPANY IS A BODY  
CORPORATE, AND AS SUCH  
IT CAN BE HELD  
RESPONSIBLE FOR THE  
PROPER HANDLING OF  
THE ESTATE. THE TRUST  
COMPANY IS A BODY  
CORPORATE, AND AS SUCH  
IT CAN BE HELD  
RESPONSIBLE FOR THE  
PROPER HANDLING OF  
THE ESTATE.

**A TRUSTEE DEPENDABLE**

One advantage in making a  
rich Trust Company your ex-  
ecutor is obvious.  
If the executor is an individual  
and he dies, or becomes in-  
sane, or is otherwise in-  
capable, the property he is ex-  
ecutor of is in danger. It is  
placed in no such danger if the  
trustee is a solvent Trust Com-  
pany.

This element of financial se-  
curity appeals more and more to  
thoughtful investors, and the ap-  
pointment of Trust Companies  
as executors is much more com-  
mon than it used to be.  
The new Trust Company law  
of Wisconsin has given in the  
public every safeguard possible  
to devise.

**A BASIS FOR CONFIDENCE**

THE Trust Company has always been and will  
continue to be a body corporate, and as such  
it is subject to the provisions of the laws of  
the State of Wisconsin, and is subject to the  
control of the State of Wisconsin.

The Trust Company is a body corporate, and  
as such it is subject to the provisions of the  
laws of the State of Wisconsin, and is subject  
to the control of the State of Wisconsin.

**THE WISCONSIN TRUST  
COMPANY**

Capital \$100,000  
Surplus \$100,000

ADMINISTRATOR  
EXECUTIVE  
TRUSTEE  
GUARANTEE  
RECORDS AND MANAGER  
TRUSTEE FOR THE FUTURE

#### COÖPERATIVE TRUST COMPANY PUBLICITY.

different phases of the new trust company law of Wisconsin were placed in all Milwaukee dailies. These were clear and concise, informing the public in plain English of the different things which a trust company can do under the law and how such companies, in all manner of trusts, are manifestly better and safer than the individual. Copy was changed and some new fact driven home constantly. Once each week the different papers published in their general news columns an article pertaining to such matters which was prepared under the direct supervision of Mr. Fuller.

The trust company has its integrity, its knowledge and its coöperative powers to sell. To this extent all trust companies are alike, and where a number are competing for business in the same city it is manifestly unfair for one or two of these companies to advertise these qualities and to permit one or two laggards to reap an equal benefit without expense. Coöperative advertising seems to be a way out of this difficulty.

## NEWSPAPER COÖPERATION

There is a special form of coöperation that banks are able to secure from newspapers on some satisfactory basis. One way is readily understood from this news article in the "Gazette" of Little Rock, Ark.:

About 3,000 persons, from the baby in its mother's arms, to the wide-awake, thrifty newsboy, the stalwart man in his prime, to the silver-haired man of three-score years and ten, were on hand yesterday between the hours of 10 and 3 o'clock, to share in the \$5,000 distribution of the "Gazette."

Shortly after the mill whistles blew for 12 o'clock there was a rush of mill men into the office of the "Gazette," each one anxious to secure a check for 50 cents and the accompanying bank.

The plan was unique. The announcement that the "Gazette" would distribute \$5,000 among those who would open savings accounts of at least \$2 was rather sensational. The plan involved the spending of a great amount of money for the purpose of getting the people of Little Rock to begin saving for themselves.

The check that the "Gazette" is giving away with each bank is good only for deposit and cannot be cashed. But it is good for 50 cents credit at the bank where the deposit is to be made, and that means 50 cents toward a bank account, if it is added to from time to time.

Tuesday is ladies' day and the distribution will be from 10 A. M. to 5 P. M. All children under sixteen years should be accompanied by their mothers and they will be given the checks and banks.

The checks may be taken to the State National Bank at once and they will be honored for 50 cents on deposit, when accompanied by \$2 in money.

There were many, according to the officers of the State National Bank, who come into its doors for the first time to-day and went out as depositors. Hundreds of new ones were there, and it is said that more than half of the new depositors left more than the requisite \$2.50.

Some of the new accounts, indeed, many of them, the bank men say, ran up into the hundreds of dollars.

## A BANK PRINTING PLANT

In order to economize both time and money, and to enable them to secure their printed matter just as they want it and just when they want it, some of the larger and more progressive institutions have established their own printing plants.

A conspicuous instance of this is the First National Bank of Chicago, where a printing department with complete equipment has been maintained for many years. We are indebted to Mr. F. W. Ellsworth, formerly manager of the Department of New Business of this bank and now Publicity Manager of the Guaranty Trust Company of New York, for the information concerning this bank's printing plant. When first introduced, this department had two presses, two operatives, and a limited amount of paraphernalia. Now it has a power cutter and



five presses, including a large cylinder press, each operated by its individual electric motor. In addition, it carries type of the best standard faces in liberal sized fonts, rule, imposing stones, wood and metal furniture—in a word a complete equipment, up-to-date and capable of printing practically everything that a bank requires from a deposit ticket to an elaborate booklet. Seven men now constitute the personnel, the original two being a part.

Here practically all of the stationery of this big bank is printed, and delivered to the bank's stationer. Orders are received through the stationer just as though it were an outside printing office. The one great advantage which is derived from its existence is quick action. If an order is received which must be gotten out without loss of time, everything in the office can be sidetracked. This, of course, would seldom be possible in an outside office.

The manager of the printing department is a practical printer, who has had his training with one of the best houses in the country and the quality of the work which is turned out, as evidenced by the bank's statements, booklets, and other publicity matter is very high.

Most of the advertising literature issued by the First National Bank and its affiliated institution, the First Trust & Savings Bank, is prepared in the printing department, and when it is considered that some of the jobs run into the hundreds of thousands, a fair idea of its capacity may be secured. All of the advertisements which are placed in newspapers and various periodicals throughout the country are first set up in this department, and then electrotypes are made for the publications. This insures a uniformity of style and display which would be practically impossible otherwise.

## A "READING NOTICE"

A Vermont bank used a newspaper "reading notice" to advertise its banking by mail department. The copy reads in part thus:

Banking by mail has come to be one of the common things in business life. Almost everybody does it; and it has been proved to be an eminently safe proceeding. Instances are extremely rare where funds intrusted to the United States mails for delivery to a savings bank have gone astray.

It is just as safe and convenient for a person living in another town to make a deposit in the savings department of the Waterbury Savings Bank and Trust Company as it would be if he lived in Waterbury.

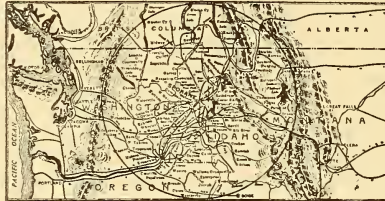
This bank has a large and increasing deposit-by-mail business, and deposits received by this method receive as careful attention as if the depositor appeared at the bank in person.

## THE GEOGRAPHICAL IDEA

The location of a bank in its city or in relation to the broader territory in its state or section of the country can be given significance from an advertising standpoint.

For example, the Old National Bank of Spokane, Wash., has started an advertising campaign to educate bankers of other parts of the country concerning "The Inland Empire."

The map and advertisement reproduced herewith are part of this campaign, which is described by Assistant Cashier W. J. Kommers as follows:



### Save Time in Routing Your Items

The circuitous manner in which items on Spokane and the "Inland Empire" (within the circle on the above map), reach this bank daily suggests very strongly that a needless loss of time might be obviated if the natural geographical location of Spokane and its advantages as a railroad and distributive center in the vast and productive empire immediately tributary to it were better understood.

If your institution ever has any collection items

### On the "INLAND EMPIRE"

study the map printed herewith and ask us to send you our circular showing how much of the time now being wasted by the indiscriminate routing of items on Spokane and contiguous territory could be saved.

The Old National Bank now has direct connection with practically every point in Eastern Washington, Northern Idaho, Northeastern Oregon, Western Montana and British Columbia. The attention of Banks, Bankers and Trust Companies of the East and Middle West is particularly called to this fact.

A demonstration of our efficient service will be gladly given

**THE OLD NATIONAL BANK**  
OF SPOKANE, WASH.

Capital One Million Dollars

SHOWING A BANK'S TERRITORY

Banking items for Spokane and the Inland Empire are continually reaching us in a circuitous manner that indicates ignorance of Spokane's geographical location. The commonest mistake confuses Spokane with the Puget Sound cities, but we often have routings that show that eastern bank cashiers have this city pictured as being somewhere in the general region of Denver or Salt Lake City.

After this, whenever such a mistake is made, the offending banker will be sent a copy of our circular, with its strikingly colored map, which can hardly fail to teach a lesson. On the circular above the map we have printed the distances from Spokane to other important western cities, showing conclusively that the city is the capital of a unified region which, as we point out, has an area three times that of Alabama.

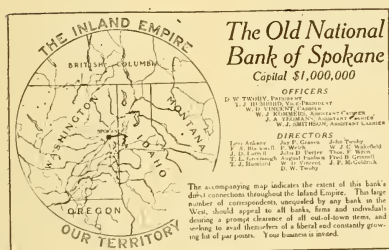
Spokane is now the greatest railroad centre west of the Missouri River, being entered by the five transcontinental lines and many other railroads.

Spokane is the capital of a commercial empire, containing one hundred and

fifty thousand square miles, parts of four great States and British Columbia. The boundaries of this region are clearly defined and unify it as a distant territory. The Rocky Mountains lie on the East and the Cascade Range on the West, having between them an area rich in the resources of mine, farm and orchard, timber land and water power.

Spokane, with more than 100,000 population, is the financial and commercial centre of this district, abounding in cities and towns.

This bank also makes good use of space on a postcard by the map and copy shown below.

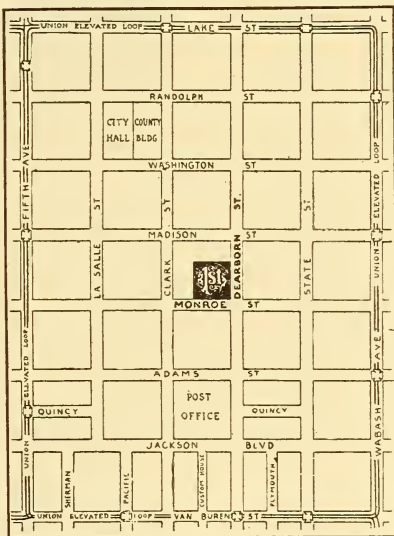


GOOD POSTCARD ADVERTISEMENT.



MAP ACCOMPANYING A FORM LETTER.

## In the Center of the Loop



## Conveniently reached

- From any part of Chicago
- From all "L" roads
- From all surface lines
- From all R. R. depots
- From shopping district

SAVINGS ACCOUNTS may be started any business day.



## FIRST TRUST AND SAVINGS BANK

Ground Floor First National Bank Bldg.  
N. W. Cor. Dearborn and Monroe Sts.

HOW A CHICAGO BANK DOES IT.

The Title Guarantee & Trust Company of New York sent out 13,000 copies of an imitation personal letter to companies and individ-

# PLANTERS NATIONAL BANK

## Richmond, Virginia.

*Through our  
Strength, Location  
and Facilities  
We Serve  
the Entire  
South!*

THE GATEWAY OF THE SOUTH.

uals located in its section of downtown New York. The letter read thus:

DEAR SIR: Your location within a comparatively short distance of our office at No. 176 Broadway makes our banking department a convenient place for you to deposit money and conduct your banking business. You will have in mind one other consideration beside that of convenience, i. e., safety.

Our deposits to-day are a little over \$30,000,000. Our capital, surplus and undivided profits are more than \$16,000,000. This is an extraordinary ratio of capital to deposits and shows exceptional safety to the depositor. The double liability on our stock makes a further guarantee to depositors, of over \$4,000,000.



We will make loans on acceptable collateral or discount paper of mercantile houses of assured position and sound credit. We have a large and efficient office force and can assure you prompt attention on any banking matter.

We shall be glad to talk with you about keeping your account with us, either as a checking account—or on certificate of deposit. If you will present this letter, I shall be glad to see you personally, or should you prefer, shall ask a representative of our banking department to call to see you, if you will request it.

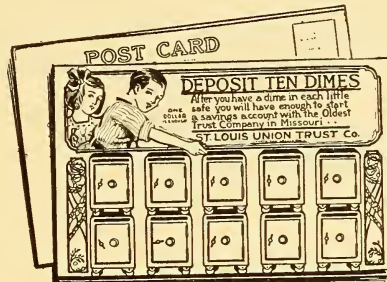
Very truly yours,

E. O. STANLEY,  
Second Vice-President,  
Manager Banking Department.

## A COIN CARD BOOKLET

The St. Louis Union Trust Company issues "The Primer of Finance," a booklet with an imitation blue checked gingham cover, and inside is some very good, straight talk on saving. The bank describes the booklet as follows:

"The book is postcard size, suitable for mailing in a No. 6 envelope with other correspondence, or can be sent as a postcard. Its eight catchily illustrated pages logically lead right up to the inside—back cover which pictures in artistic design and bright colors the A B C building blocks, each block with a slit and pocket to hold a dime. So after reading the reasons for saving imme-



A POST CARD BANK.

diately the argument is clinched by the insistent demand to start building the fortune by slipping just one single dime into one of the fortune building blocks. When filled the back cover is cut off and brought to the institution and the account is opened.

"We intend using this book in a number of novel ways. We will give them at the window to our regular savings depositors, with the request that they see that each book falls into good hands, as the propagating of the thrift and saving habit ought to be considered a moral obligation incumbent upon every educated person. Books will also be mailed to our best citizens with this same moral request. And we will distribute to children.

"While this Primer of Finance is seemingly directed at the child, we know psychologically that in the effort of the parent to impart its lesson to the child,

some of this much needed information will be absorbed by the parent. For, as told in the Primer, nine persons out of every ten never learn this A B C lesson of finance—never learn to save, so nine-tenths of the grownups may profit from the Primer.

The idea is also used in a post card. Of it the publicity manager of the bank said:

"To the best of my knowledge, this is the only bank of its kind in the United States. It seems as though no one ever thought of combining the post-card and the savings bank until Mr. Edward Mead submitted the proposition to me. It seemed to be a good thing, and I took it. Results have proved that it certainly is a good thing.

"It is a money saver in that it can be sent as first-class mail for one cent and costs less than any bank I ever saw.

"It is a money getter. For it not only forcefully suggests to save, but it concretely induces one to slip a dime at a time into each little pocket until a dollar is saved and an account opened.

"In this way it serves the first mission of the metal savings bank, with the advantage that the cost is only about 1-100th as much, to say nothing of the cost of distribution."

The First National Bank of San Francisco, Cal., advertised its safe deposit vaults effectively by an illustrated newspaper advertisement showing the U. S. battleship "Connecticut" and the door of the bank's vault, stating that the battleship and the safe deposit vault are protected by the same kind of armor plate.

### SAFE DEPOSIT ADVERTISING

<h1 style="margin: 0;">Post Card</h1>		Place One-Cent Stamp Here
<h2 style="margin: 0;">The Peoples Trust &amp; Savings Bank.</h2>		
<p>Peoples Gas Building</p> <p>Michigan Blvd. at Adams St.</p>		
Safe Deposit Vaults	Chicago, Ill.	

FACE OF POST CARD DISTRIBUTED AROUND CHICAGO WHICH BROUGHT REQUESTS FOR  
DIMENSIONS AND RENTAL CHARGES OF THE SAFE DEPOSIT BOXES INSTALLED  
BY THE PEOPLES TRUST AND SAVINGS BANK OF CHICAGO.

You are cordially invited to call and inspect our vaults in person, in which case kindly bring this card with you as we desire to limit the number of visitors.

In case you cannot call, kindly mail this card back to us with your signature and address, and we will send you dimensions of our 12 sizes of vault boxes together with our scale of rental charges.

Name \_\_\_\_\_

Address \_\_\_\_\_

REVERSE OF THE POST CARD.

A Western bank gave out blotters printed in fiery red, and with the headlines "FIRE! FIRE!" to advertise safe deposit boxes.

Some Safe Deposit institutions have cards printed for distribution which suggest in detail the articles that may be properly kept in safe deposit box. Something like this:

#### BY INDIVIDUALS.

Court Decrees	Life Insurance Policies	Sketches
Jewelry	Accident Insurance Policies	Drawings
Old Coins	Memorandum Books	Blue Prints
Deeds	Diaries	Stocks
Mortgages	Household inventories	Bonds
Trust Deeds	Contracts	Leases
Receipts	Rare Books	Abstracts
Cancelled Checks and Notes	Deposit Books	Photographs
Heirlooms	Notes	
Fire Insurance Policies	Wills	

#### BY MERCHANTS.

Mortgages	Ledgers	Notes
Contracts	Fire Insurance Policies	Stocks
Paid Invoices	Inventories	Bonds
Cancelled Checks and Notes	Cash Books	Leases

#### BY LODGES.

Rituals	Seal	Stocks	Record Books	Fire Insurance Policies
Charter	Bonds	Notes	Receipts	Leases

## BANK ADVERTISING PLANS

## MAY BE PLACED IN STORAGE.

Furs	Rare china	Paraphernalia
Jewelry	Cut glass	Rare paintings
Silverware	Costly laces and silks	

---

A special leaflet on the protection and inspection of furs during the summer months was issued by the Safe Deposit Department of the Cleveland Trust Company.

---

A number of Safe Deposit companies have used the idea of a leaflet on the "cut out" order in which a representation of the vault door opens on the cover and reveals a view of the vault's interior.



## CHAPTER II

### NEWS AND ADVERTISING

**A** LITTLE of the newspaper reporter's "nose for news" is not a bad thing for bankers who advertise.

There are many events of daily life recorded day by day in the newspapers which can be turned to advertising advantage by a wide-awake bank publicity man. Even a great calamity, such as a fire, can be made an occasion to show the great service which banks are prepared to render the community.

It is a good plan for bank advertisers to make a practice of clipping

#### MUST BUILD ROADS IN EVERY COUNTY

State Association Will Form  
Nucleus of County and  
City Organization.

#### TAX ON VEHICLES AND AUTOMOBILES

State Senator Lassiter Suggests  
Plan to Meet Interest on Bonds.  
Robert W. Withers Is Presi-  
dent of New Organiza-  
tion for Development of  
Greater Highways.

#### Program for To-Day

Convention starts at 10 A. M.  
Reports of district committees on  
members of executive and legislative  
the committee, and the committee.  
Address, Walter W. W. Cook, chief  
engineer of the National Highway  
Bureau. What Maryland Has Ac-  
complished.  
Report of the State Highway  
Commissioner, Walter W. W. Cook.  
W. Page Chapter of Public Roads  
of the United States.  
Report of committee.  
New business.  
Final adjournment.

**C**OMING from almost every section  
of Virginia, 400 farmers, men,  
farmers, lawyers, doctors, preach-  
ers and officials of cities, towns and  
counties gathered in the Jefferson Hotel  
Auditorium yesterday and organized  
the Virginia Road Fund Association.  
Out of this state body will grow  
100 local associations who in each city,  
town and county and it is the firm  
belief of the promoters of this organiza-  
tion that the greatest interest and en-  
thusiasm in the movement for better  
highways that is being developed by  
the people will be in Maryland and  
will result in all parts of the Old Do-  
minion.

**Governor Presents Speech.**  
Interesting and instructive speeches  
were delivered before the convention  
presided by Governor Pendergast. State  
Highway Commissioner Wilson, Super-  
intendent Morgan, of the State Road

#### GOOD ROAD BUILDERS



Build the road to your future financial independence by starting an account with this strong and conservative banking institution.

Forty-four years of continual success demonstrates our conservatism, enabling us to amass the largest Surplus and Profits of any National Bank south of Washington, D. C., which constitutes a greater protection to the depositor than is offered by any similar institution.

Your account is solicited, whether large or small. Three per cent. interest paid on savings accounts compounded semi-annually from date of deposit.

#### Planters National Bank

RICHMOND, VIRGINIA.

Capital, - - - - - \$ 300,000.00  
Surplus and Profits, - - - \$1,150,000.00

#### OFFICERS:

J. N. BOYD, President. J. J. MONTAGUE, Vice-Pres. RICH. H. SMITH, Cashier.  
R. LATIMER GORDON, Asst. Cash. CONWAY H. GORDON, Asst. Cash. A. S. CHERRY, Mgr. Sav. Dept.



A TIMELY AD.

articles from magazines, newspapers, etc., which they think may at any time come in handy in the preparation of advertising matter. This plan is especially advantageous for savings bank advertisers as there is a large amount of matter published on the subject of saving. It is often possible to take an incident or an idea from such an article and work up a good advertisement from it. This will add to the interest and variety of your advertising.

To illustrate the kind of news items which a bank can use to point

a moral, there are reproduced on the following pages a number of extracts from newspapers and copies of "news interest" advertisements:

### FOUND \$20,000 IN A BED

Burglars in Seattle Suburb Hit Upon Hiding Place for Treasure.

SEATTLE, Wash., June 1.—Mrs. George Shea of Duluth, Minn., who is visiting her sister, Mrs. John English, at Alki Point, a suburb of Seattle, has reported to the police that she has been robbed of \$20,000 in currency.

Mrs. Shea's husband, who intended to follow her from Duluth, and buy property here, shipped the money to her by the Great Northern Express Company, which delivered the package to her on Thursday. She intended to put the money in a bank at once, but for various reasons put it off. Yesterday she and her sister decided to visit Seattle to see the decorations. She hid the \$20,000 between the sheets of a bed. On returning home at night she found that burglars had ransacked the house and stolen the treasure.

### PICTURE FRAME BANK "BUSTED"

Fearing to trust his hoard to any of the local banking institutions, Frank Skolski, South Scranton, Pa., secreted it behind a picture in his home. One day last week during his temporary absence some enterprising stranger cleaned out the "bank." Frank is now looking for a safer place of deposit.



#### "No Trunk a Bank"

\$300 TAKEN FROM A TRUNK.  
Such is doubtless the wise decision of the lady who went visiting last Friday and returned to find she was

**Robbed of Three Hundred Dollars**  
Are you this careless with money? Then this is apt to be your experience tonight or even today.

Is your surplus money in the trunk, the bed, the clock, the closet, "carefully hidden"? If so, why not bring it at once where it will have the absolute safety of our impregnable vaults, conservative officers and our

**\$1,150,000 CAPITAL AND SURPLUS**

**COMMERCE TRUST COMPANY**

Commerce Building. Tenth St. Entrance.  
We pay 3 per cent compounded semi-annually on savings accounts.

APROPOS ILLUSTRATED AD.

### SHE WOULDN'T TRUST THE BANK

MAMMOTH SPRINGS, Ark., Aug. 25.—When Mrs. Kate Williams sold her home near Mammoth Springs several days ago she stowed the money, \$3,000, in a leather satchel and elected to be its guardian. Early yesterday a small band of men rode into Mammoth Springs, robbed the home of Robert Griffith, at which Mrs. Williams was a guest and made off with the satchel. Leaving Mammoth Springs the men covered their tracks with a liberal use of cayenne pepper.

## BINDS WOMAN TO BEDPOST; THEN STEALS HER SAVINGS



Daylight Robber Attacks Victim Unawares and Kicks Her Into Insensibility.

**\$100 TAKEN FROM TIN BOX HID IN MATTRESS**

Burglar Seemed Familiar With Premises and Location of Family Hoard.

---

**PERSONS BOUND, GAGGED AND ROBBED IN FIVE WEEKS**

November 13—Theodore and Mrs. Martha Seashie, bound and gagged by two burglars at their home, Fourteenth street and College avenue, East St. Louis.

November 25—Eugene Jantzen, 16 year old boy, bound and gagged by two robbers at the Jantzen Drug Store, No. 440 Olive street, during absence of Joseph Jantzen, his brother, and proprietor of store.

November 29—Mrs. Cecelia Lacle, No. 3604 Virginia avenue, a young bride, dumfounded, gagged and locked in closet by house burglar.

December 3—Mrs. David Thomson and Mrs. E. S. Haley, checked, struck and bound by a negro and a white burglar at their home, No. 3553 A Vista avenue.

December 9—Mrs. Anna Voigtmann bound and robbed at her home, No. 5877 Cote Brillante avenue.

December 21—Mrs. Annie Zar, tied by wrists to bedpost, kicked in side and \$100 in tin box stolen from under her mattress. While one robber ransacked the house a second stood guard on the porch. —From St. Louis Republic, dated December 21, 1920.

With such risks staring you in the face, can you afford to keep money around the house? We pay 4 per cent interest on savings deposits four times a year. You can draw your money at any time—no notice required.

**AMERICAN TRUST CO.**  
404 Main Street. Jonesboro, Ark.  
Cash Capital, \$100,000.00  
E. LEISS, Pres. ALEX BERGER, Cashier

STRONG USE OF NEWS IN BANK AD.

### Bold Robbery!

Saturday night, while a lady sat reading in her room, a thief snatched her hand bag through the open window and made his escape. The bag contained a large sum of money and valuable papers. If she had placed the money in our bank for safe keeping it would still be subject to her, call, where no sneak thief could get it.

Use just a reasonable amount of precaution, and place your spare money in our bank, and be on the SAFE SIDE.

We pay 4 per cent on saving accounts.

**Houston National  
Exchange Bank**  
MAIN AND CONGRESS

A SCARY AD.

A current event is made the text for this good little advertisement:

\$2,465.00 REWARD.

A good many years ago, Thomas Dennis, captain of a Mississippi river freight packet, walked into a St. Louis bank and deposited \$100.00. In the course of time, he died and his son-in-law—James M. Lane—went to St. Louis to settle up the captain's property. At the bottom of an old trunk, Lane found the original bank book recording the \$100.00 deposit—which Dennis had forgotten. Lane went to the bank and found that the \$100.00 had grown by compound interest to \$2,565.

The powers of compound interest offer a sure and safe way to become independent and wealthy. We pay you compound interest and keep your money absolutely safe.

FIRST STATE BANK,  
GRESHAM, OREGON.

### A STOCKING WAS THE SAVINGS BANK.

PATERSON, N. J., May 25.—That penchant for placing things in their stockings, which is typical of some of the female sex, was the direct cause of Isaac Simon, of No. 364 Main street, losing a roll of money amounting to



# THE BOSTON HERALD

THE BOSTON HERALD CO., Proprietors.

MONDAY MORNING, APRIL 13, 1908--SIXTEEN PAGES.

PRICE TWO CENTS.

## CHELSEA SWEEP BY FLAMES THOUSANDS MADE HOMELESS!

HOW THE HOMELESS FLED BEFORE THE FIRE, BEARING WHAT SCANTY GOODS THEY HAD SAVED FROM THEIR HOUSES



### AID TO STRICKEN CITY PROMPTLY TENDERED

Through the Boston Herald, the city of Chelsea has received the following aid from the various banks and insurance companies:

**Field & Cowles**  
85 WATER STREET  
Special Office: 85 Water St., Boston

No matter how big the losses in Chelsea and East Boston may be, the fire insurance companies we represent will pay them in full, and we solicit new business.

### THE NEW ENGLAND TRUST COMPANY SAFE DEPOSIT VAULTS

135 Devonshire St. Corner of Milk St., Boston

A safe in these new, modern vaults insures absolute security against loss of valuables by FIRE, flood, theft, or any other cause.

These vaults are in a low building of thoroughly fireproof construction, and are equipped with the best known devices for protection.

Safes of all sizes at rental from \$10 to \$200 per annum.

EMPLOYMENT IS cordially invited

All of our losses at Chelsea will be adjusted immediately and paid in full.

**ELMER A. LORD & CO.**

Insurance of Every Description.

16 CENTRAL ST.

### DEAD AND INJURED IN CHELSEA FIRE:

**THE DEAD.**  
Underneath woman, apparently of middle age, died at Chelsea street, her skull was fractured, her face disfigured and her clothing burned.

**BURNED.**  
Fifteen-year-old woman, whose body was charred beyond recognition, she is supposed to be Mrs. Edw. J. 10 Water street.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

**BURNED.**  
Fifteen-year-old woman, whose body was charred beyond recognition, she is supposed to be Mrs. Edw. J. 10 Water street.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

harvest about head and hands, taken to Boston Hotel Hospital.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

Calvinistic man, believed to be dead, was found in the Chelsea street, East Boston, body taken to undertaker.

**\$8,000,000 Damage Results from Conflagration That Started on a Waste Dump---1200 Buildings Including 1000 Dwellings Burned, and Three Lives Known to Be Lost---City Hall, Six Schools, 11 Churches, Three Fire Stations, Hospital, Armory and Library Gone---4000 Are Thrown Out of Work, and 5000 Are Without Homes.**

The city of Chelsea was tried, yesterday, by the ordeal of fire. When it emerged, blackened and scarred, long after midnight, more than one-third of the city lay in ashes.

Of its 5500 buildings, more than 1200 have been burned. Of its 31,000 population, at least 1000 families, including no less than 5000 men, women and children, are homeless, according to an official statement issued by Mayor Beck.

The heart of the business district is gone. Three residential districts, ranging from that inhabited by the wealthy to that uninhabited by the lowly, are devastated. Among the buildings destroyed were 13 of the most important public buildings--the City Hall, the

FOR SUMMARY OF THE NEWS, SEE PAGE

### Chelsea Trust Company

ANNOUNCES THAT IT WILL BE

### Open For Business

Monday Morning, April 13

At Its Temporary Quarters

27-29 Park Street, Chelsea

It is pleased to inform the public and its patrons that all its vaults are intact and their contents uninjured.

### CHELSEA FIRE

We have secured competent corps of Adjusters to give prompt attention to our Chelsea losses.

Unexcelled facilities are offered by us for the care of all kinds of insurance. No risk too large and none too small to receive careful attention.

### JOHN C. PAIGE & CO.

65 Kilby Street  
INSURANCE OF EVERY DESCRIPTION

THESE BANKS WERE "ON THE JOB."

\$160. Thieves entered the Simon home some time after the midnight hour and made a general clean-up, going from one room to another until they had collected \$4.56 in a pocketbook, a check for \$2.72 and about \$25 worth of jewelry, and finally struck the sleeping apartments of the Simons', where hung the stocking bulging out with bills. The latter was the receipts from the Simon establishment, which is a dry goods store conducted on the first



floor. Simon some time ago insisted that his wife put the money in a bank, but the latter thought it was safer with her, and to-day she is convinced that a stocking is not quite as strong a resisting force as an iron-bound bank.

## FOUR ROBBERIES AND HOLD UPS

of the last week, remind us that possibly you have some money secreted in some place about your home which you think is safe. Don't you think now is a good time to place it in a good strong bank that carries burglary and hold up robbery insurance?

This bank is absolutely protected against robbery, carrying at all times \$20,000.00 of burglary insurance, as a protection to its depositors.

We pay interest at the rate of three per cent per annum on sums of \$100.00 and over, compounded every six months.

Bring your idle funds to this bank and let them be earning something. It is not safe about the house, as we know not when thieves may break in and steal.

## The First National Bank of Northfork Northfork, West Virginia

Capital, Surplus and Stockholder's Liability, \$120,000.00  
Under United States Government Supervision

THIS OUGHT TO MAKE PEOPLE "SIT UP  
AND TAKE NOTICE."

## The Most Prominent Man In the United States

has thus expressed himself on the eve of taking up his great duties of official life:

"If a man does not provide for his children, if he does not provide for all who are dependent upon him, and if he has not that vision of conditions to come and that care for the days that have not yet dawned, which we sum up in the whole idea of thrift and saving, then he has not opened his eyes to any adequate conception of human life. We are in this world to provide not for ourselves alone, but for others, and that is the basis of economy. So that economy and everything which ministers to economy supplies the foundations of national life."—President. Elect Woodrow Wilson.

These are the same sentiments which the

## AMERICAN NATIONAL BANK, of Richmond, Virginia,

puts before you continually in the endeavor to impress you with YOUR personal responsibility reflected in the life of the nation. Let this realization, rightly developed, mean for YOU and those dependent on your efforts

SECURITY AND SERVICE.

## Our President

expressed many broad views in his admirable address on yesterday—sentiments which were spoken not only to those who heard him in person, but to every citizen in the length and breadth of these United States. He said:

"We see that in many things that life is very great. It is incomparably great in its material aspects, in its body of wealth, in the diversity and scope of its energy, in the industries which have been conceived and built up by the genius of individual men and the limitless enterprise of groups of men.

"But with riches has come inexcusable waste. We have squandered a great part of what we might have used, and have not stopped to conserve the exceeding bounty of nature, without which our genius for enterprise would have been worthless and impotent, amounting to be careful, shamefully prodigal as well as admirably efficient.

"We have studied as perhaps no other nation has the most effective means of production, but we have not studied cost or economy as we should either as organizers of industry, as statesmen, or as individuals."



## The American National Bank

of Richmond, Virginia,

repeats these sentences to give you in brief this viewpoint of President Wilson on material things.

AT INAUGURATION TIME.

Quite a number of banks took advantage of the popular interest in the parcel post when it was inaugurated to send out printed matter giving facts about the new system and also containing advertising matter. The Guardian Savings and Trust Company of Cleveland, Ohio, used a reprint in booklet form of the Parcel Post Regulations as compiled by the Postoffice Department. The Federal Title and Trust Company of Beaver Falls, Pa., sent out a parcel post rate map mailing card.

# PARCEL POST RULES AND RATES

## DOMESTIC PARCEL POST

The parcel post law, effective January 1, 1913, provides:

"That hereafter fourth-class mail matter shall embrace all other matter, including farm and factory products, not now embraced by law in either the first, second, or third class, not exceeding eleven pounds in weight, nor greater in size than seventy-two inches in length and girth combined, nor in form or kind likely to injure the person of any postal employee or damage the mail equipment or other mail matter and not of a character perishable within a period reasonably required for transportation and delivery."

For the purpose of carrying this law into effect the United States is divided into zones with different rates of postage applicable to each, as follows:

Weight.	1st zone.		2nd zone, 50 to 150 miles.	3rd zone, 150 to 300 miles.	4th zone, 300 to 600 miles.	5th zone, 600 to 1,000 miles.	6th zone, 1,000-1,400 miles.	7th zone, 1,400-1,800 miles.	8th zone, 1,800 miles all over
	Local rate.	Zone rate, 50 miles.	Rate.	Rate.	Rate.	Rate.	Rate.	Rate.	Rate.
1 pound-----	\$0.05	\$0.05	\$0.06	\$0.07	\$0.08	\$0.09	\$0.10	\$0.11	\$0.12
2 pounds-----	.06	.08	.10	.12	.14	.16	.19	.21	.24
3 pounds-----	.07	.11	.14	.17	.20	.23	.28	.31	.36
4 pounds-----	.08	.14	.18	.22	.26	.30	.37	.41	.48
5 pounds-----	.09	.17	.22	.27	.32	.37	.46	.51	.60
6 pounds-----	.10	.20	.26	.32	.38	.44	.55	.61	.72
7 pounds-----	.11	.23	.30	.37	.44	.51	.64	.71	.84
8 pounds-----	.12	.26	.34	.42	.50	.58	.73	.81	.96
9 pounds-----	.13	.29	.38	.47	.56	.65	.82	.91	1.08
10 pounds-----	.14	.32	.42	.52	.62	.72	.91	1.01	1.20
11 pounds-----	.15	.35	.46	.57	.68	.79	1.00	1.11	1.32

The local rate is applicable to parcels intended for delivery at the office of mailing or on a rural route starting therefrom.

It will be observed that the rates of postage are largely reduced, and that the limit of weight is increased from four to eleven pounds. Parcels will be delivered at all free delivery offices and to patrons residing on rural and star routes; they may be accorded special delivery service on payment of the usual fees, and they may be insured against loss in an amount equivalent to their actual value, but not to exceed \$50.00, upon payment of a fee of 10 cents IN PARCEL POST STAMPS, same to be affixed. PARCEL POST STAMPS MUST BE USED ON ALL PARCELS, as ordinary postage stamps will not be recognized. Parcels may be mailed in quantities of not less than 2,000 identical pieces without stamps affixed, the postage being paid in money.

## FOREIGN PARCEL POST

Parcels weighing 11 pounds, or less, which do not exceed 3½ feet in length and 6 feet in length and girth combined, can be sent to any of the following countries by Parcel Post at the rate of 12 cents per pound or fraction thereof:

Africa (German offices)	Danish West Indies	Hungary	Ottoman Empire (Austrian offices)
Australia	Denmark	Iceland	Ottoman Empire (Italian offices)
Austria	Dominican Republic	Ireland	Panama
Bahamas	Dutch Guiana	Italy	Peru
Barbados	Dutch West Indies	Jamaica	Salvador
Belgium	Ecuador	Japan	Sweden
Bermuda	Faroe Islands	Korea	Turkey (Austrian offices)
Bolivia	France	Leeward Islands	Trinidad
Brazil	Germany	Netherlands	Uruguay
British Guiana	Great Britain	Newfoundland	Venezuela
Chile	Guatemala	New Zealand	Windward Islands
Colombia	Haiti	Nicaragua	
Costa Rica	Honduras	Norway	
	Hong Kong		

Parcels for Mexico must not exceed 4 pounds 6 ounces, except to some of the larger postoffices, to which 11 pounds may be sent.

Parcels may be sent to Colombia, but must not exceed 2 feet in length and 4 feet in girth.

## WHEREVER YOU LIVE

Our plan of BANKING BY MAIL makes it possible for YOU to keep YOUR account in RICHMOND, the strong financial center of this section, where, in The American National Bank, YOUR money is under the supervision of the United States Government. Send it to us by registered mail. It will be in Uncle Sam's care from the time it leaves YOU until it reaches US. Uncle Sam himself is our SUPERVISOR. In asking you to use in any measure our facilities, we are giving you HIS GUARANTEE. Write for booklet "HOW TO BANK."

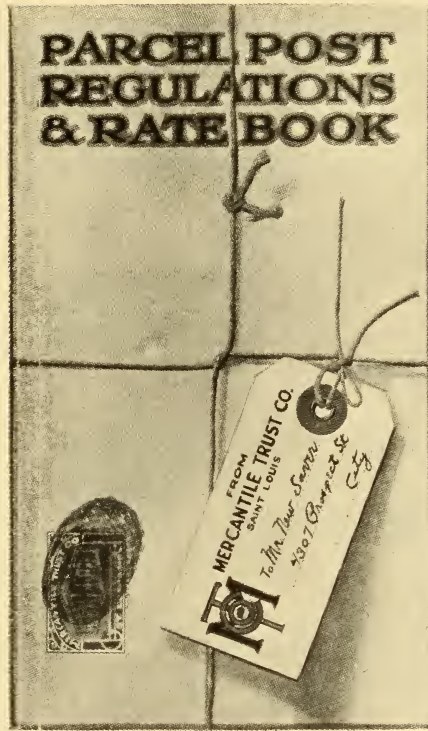
# SECURITY SERVICE SAVINGS

"It Proves Itself" !

COMPLIMENTS OF THE

# AMERICAN NATIONAL BANK

GIVING INFORMATION OF NEW POSTAL SERVICE.



A NOVEL AND APPROPRIATE BOOKLET COVER.

When the finger print system of identification was a new thing in banking circles, the banks which adopted it had at their disposal an excellent advertising feature.

The savings bank depositor asks, "How am I protected?" The clerk replies, "There is only one chance in ten thousand of any of your money on deposit with this bank being paid to the wrong person and for this ONE CHANCE the bank assumes the responsibility, so you can readily see you are absolutely protected against wrong identity."

One savings institution when it installed the finger print system placed this sign in the front window:

This bank has installed the finger print system as a means of identification and protection of depositors.

The sign had been in the window only a short time when strangers began to appear at the signature desk and make inquiry as to the meaning of the sign.



The clerk at the desk gave every inquirer a free demonstration of the system, taking the impressions on the back of the bank's statements, which were carried away by the inquirers as souvenirs.

One of the savings banks using the system had a circular printed on which appeared news items about finger prints, and also cuts showing impressions of depositors' fingers taken at the bank.

**YOUR FINGER PRINT**



is recognized by all authorities as your most perfect identification. It is the one mark that is absolutely individual to every human hand. In order to give our people the protection of the most perfect system in the world, we have secured the finished apparatus for registering the PRINT OF YOUR FIRST THREE FINGERS WITH YOUR NAME on our records.

"The print above shows the kind of impression that is quickly secured and kept on permanent record in case you desire it."

**THE AMERICAN NATIONAL BANK**  
of Richmond, Virginia.

**This Is the Way**



We take the impression of a finger print for OUR future use and YOUR protection.

An inked roller is passed over the steel plate. The index, middle and ring fingers of the right hand are placed on the plate, then on the signature card, leaving the impression of these finger prints on the card with your name and address. The card is then filed away in the regular records of the

**American National Bank**  
of Richmond, Virginia.

Your most perfect mark of identification is kept and protected by a large national bank of ample resources. It means for both institution and customer

**SECURITY AND SERVICE.**

EXPLAINING A NEW FEATURE.

Some time ago the American National Bank of Richmond, Va., adopted this system of identification and shortly afterwards this news article appeared in a local newspaper:

#### FINGER PRINTS IN BANKING SYSTEMS

The Good Things Claimed for the Modern System for Perfect Identification.

The new use to which an old principle may be put for commercial purposes is well demonstrated by the finger print method of identification, just adopted by several of the leading banks of this city. It is claimed this method had been proven by indisputable tests to be the most perfect identification in the world in that the lines on the balls of the fingers are absolutely individual to every human hand.

It is nature's own identification. Its use in police departments all over the country is based on this fact, for many a criminal has written with his own tell-tale finger prints the fact of his connection with a hidden crime. However, it is only recently that banks have realized the great practical use to which this principle may be put in protecting the honest depositor and the institution from impostors.

The marks of an individual's finger tips do not change in character from



infancy to old age, so in retaining the prints of youthful depositors the bank obviates the possibility of any question as to their identity in the future.

If a cut or burn has left a scar, the print is even more impossible to counterfeit, as the scar remains. If no scar is left, the new skin bears identically the same pattern as the old.

An officer of the American National Bank, in discussing the new feature, said that its greatest value lies in the protection of the foreigner, who often cannot even pronounce his name in English, and also among customers of the bank who are not personally known to the employees—people who deal through the mails or who rarely visit the bank. The adoption of this system is welcomed in Richmond as a step in making an already good banking service better still.

## AGED MAN CONFESSED LOSING \$140,000 ESTATE

### Confession Made on Death Bed Is Read in Court

Walter Mead, a lawyer, more than 80 years of age, made a confession six weeks before his death on January 4 last, at his home, 1311 Huxton street, Brooklyn. He admitted that he had lost the entire principal of a trust fund of \$140,000 held by him for the four children of the late Countess Alice Chon de Penassan.

The remarkable confession was read in Justice Giegerich's part of the Supreme Court today. It had been made in response to a court order requiring Mead to render an accounting of his trusteeship to Warren Leslie, the referee appointed in the suit of Mrs. Alice Mansfield of London, a daughter of the Countess, against Mead to obtain the accounting.

When Mead died his widow, as his executrix, was made defendant in the action.

The trustee told the referee that he had received \$140,815.22 from Stevens. "The entire principal of the trust," the old lawyer confessed, "was invested from time to time in stocks and bonds authorized by the will and without any negligence or fraud on my part. The precise details of these investments, the dates and the receipts I cannot state. My inability is due, I believe, to my advanced years, coupled with recent physical and mental afflictions. I have suffered two strokes of paralysis, which have not only almost incapacitated me, but have impaired my mental faculties. I have no method of ascertaining facts relating to these matters. The men with whom I transacted business in relation to this estate in the past seem, as far as I am able to learn, to be all dead and gone. The records that I kept were inadvertently destroyed by fire. I am confident, however, that in the unfortunate investments which were made by me in good faith, the principal of this fund was swept away more than fifteen years ago. I do know that up to within a short time before the institution of these proceedings I kept up the payments of \$400 per month for the beneficiaries of this trust out of my own means and in the hope that I might some day be able to earn the entire principal of the fund. My advancing years and my physical and mental illness prevented me from accomplishing this end."

He admitted he had lost the entire principal of a trust fund.

Court order obtained an accounting.

The individual seldom has the facilities necessary for the strict accounting required by law. The Trust Department of the Security Trust and Savings Bank maintains a system of accounting which is exact and in conformance with the legal requirements. Our Trust business is under the supervision of the State Bank Examiner.

Inability due to advanced years and impaired faculties.

The individual may die, change his residence, become ill or incapable of performing his duties. The service of the Security Trust and Savings Bank is perpetual—its existence is longer than the years of one man's life. The Security is always to be found at its place of business—it is never absent through sickness—it never takes vacations. When you appoint our Trust Department as your executor or trustee, you secure not a one-man management, but the combined experience and attention of all the institution's officers and directors.

The unfortunate investments were made in good faith.

The individual is usually without experience in the handling of estates and the proper investment of trust funds. The Security is managed, and under the direction of men thoroughly familiar with all the duties required of an executor or trustee, and its investments are regulated by those who must of necessity be familiar with conditions governing their value.

Records he kept were inadvertently destroyed by fire.

When the Security is named as your executor or trustee, it keeps all the papers and documents relating to the estate in its great Chrome Steel Vaults. These vaults are absolutely proof against fire, flood, or earthquake.

We are always glad to answer questions and make suggestions relative to matters pertaining to the preparation of your Will, and when named as Executor, Trustee or Guardian therein, we prepare your Will. No charge is made for this service.

**SECURITY TRUST  
& SAVINGS BANK**

Fifth and Spring Streets  
Los Angeles

**ON THE FOURTH OF JULY**

We ought not to stop with a consideration of the joys and benefits of political freedom, great as those are. We still have with us a tyranny of extravagance and debt that holds countless thousands in subjection. If you are in this bondage make a

**Declaration of Independence**

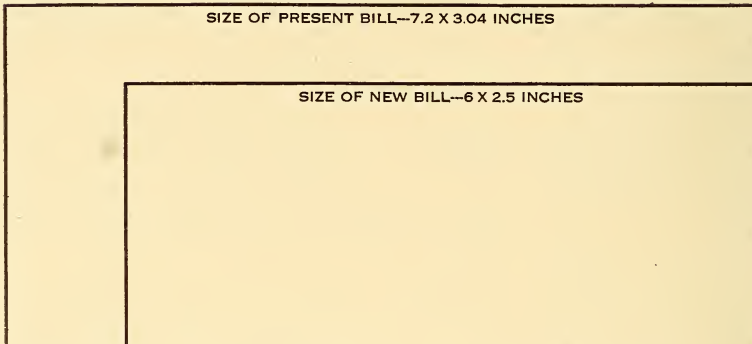
By starting a savings bank account. This may mean a Revolution in your manner of living, but the peaceful and happy consummation of your struggle a few years hence when you have reached the goal of financial independence will well reward you for your present toil and self-sacrifice.

**Shenandoah National Bank**  
UNITED STATES DEPOSITORY  
SHENANDOAH, IOWA

OFFICERS AND DIRECTORS  
 BEG. BOGART, PRES.    H. A. FOSSETT, VICE-PRES.    A. W. MURPHY, VICE-PRES.  
 J. F. LAKE, CASH.    F. M. SCHNEIDER, ASST. CASH.  
 B. S. LARK    J. W. LOWRY    J. H. TOWNSEND    C. S. WELCH    M. BRIDGES    C. HARRINGTON  
 BASIE JEWETT    CHAS. BARNES    J. J. DUNNEGAN    EDWARD RIECKHNER    W. S. BUCKLEGEY

**A SAVINGS DEPARTMENT IN CONNECTION**

INDEPENDENCE DAY BANK ADVERTISEMENT



### THE NEW AND SMALLER PAPER CURRENCY

It is expected that within a month or two the people of the United States will witness a great revolution in the size and appearance of their paper money. Each one of the two billion notes of that kind now in circulation will be supplemented by uniform pieces of currency about a quarter size smaller than now used.

The change in size is not the only one. Any note with Washington's portrait on it will be one dollar, Jefferson's, two dollars, Lincoln's, five dollars, Grover Cleveland's, ten dollars, Alexander Hamilton's, twenty dollars, and so on. This plan will render the raising of bills by crooks an impossibility, and we will have the safest and simplest system of national currency in the world.

However, the new money will be just as elusive—just as hard to get and keep—as the old currency, and your need for the services of a good bank in caring for it will be just as great. This strong institution stands ready to serve you in this connection.

### THE NATIONAL BANK OF COMMERCE.

WILLIAMSON, WEST VIRGINIA.

A MAILING CARD WITH MATTER OF INTEREST DEALING WITH A PROPOSED CHANGE IN  
PAPER CURRENCY.

### CHAPTER III

## COMMUNITY BOOSTING.

**W**HATEVER helps the community in which a bank is located naturally helps the bank also, and whatever the bank can do to "boost" the city will react to its own benefit. Bankers realize this and many of them are active in efforts to promote the growth and best interests of their communities.

Leon F. Titus, cashier of the First National Bank of Traverse City, Mich., furnished the following description of that bank's work along these lines:

Many interests are aiding in the bringing of the Grand Traverse fruit development and opportunities presented by this region to the attention of the state and country at large. One institution which has done considerable work in this line is the First National Bank. Its officers have taken an active part in the work of building up the welfare of the region, as they realize that upon its thrift and success depends the prosperity of a community; also they believe that the future has great things in store for this region.

We believe we have worked intelligently in this, as our efforts have been all along a definite line and our system has been so complete that we are able to check the results.

Considerable work has been done by the bank to bring the possibilities of Grand Traverse region to the attention of those interested in fruit growing throughout the country. Among the methods used to carry on the work the attention of commission houses in other cities than Chicago is brought to the opportunities for the purchasing of our high quality fruit. A series of post cards was prepared and widely distributed, bringing out the advantages of the region for fruit growing; giving actual experiences of persons who are raising fruit, with the sums received by them for their 1909 crops.

The bank not only keeps on hand quantities of literature issued by the Western Michigan Development Bureau for patrons who visit the bank, but also sends booklets and other matter to its correspondents throughout the country.

In the belief that there should be a permanent display of samples of the fruits raised in the Grand Traverse region, the First National established one in the lobby of its banking rooms. This was opened in September and continued until the first of this year, decaying fruit being replaced by sound specimens provided by many of the interested fruit growers of this section; thus affording visitors to the bank and to the city an opportunity to inspect, close hand, the luscious fruits.

Invitations in the form of post cards, showing the photograph of the bank building, were issued during the meeting of the State Grange, Dec. 14

to 17, inviting the delegates to view the fruit exhibition at the First National and a large number of delegates inspected the display.

Further to inspire the fruit growers of the region along educational lines the bank recently offered a prize for the best essay on the subject of "Packing and Handling Fruit." The essay is to be read at the coming meeting of the farmers' institute, and the manuscript of the prize winner is to be the property of the bank for future distribution.

Traverse City is securing a great amount of publicity through horticultural products, land improvement and the unequalled resort facilities afforded by the region. No doubt many more visitors and investors will visit this region during this coming season than ever before.


The bank officials believe that greater development will result for Traverse City and this region by increasing the output of our natural products than from industrial development.

A statement folder of the Merchants and Manufacturers Bank of Milwaukee, Wis., carried this reference to the growth of the city and the bank:

Milwaukee. Without boom, or inflation, or territorial expansion, she passed in the last decade from fourteenth up to twelfth place in population among the cities of the United States, and her industrial and financial growth has more than kept pace with the increase in population.

Our own growth, as shown by our statements issued from time to time, is the measure of our share in the encouragement of new enterprises and the expansion of established concerns in Milwaukee.

**"MADE IN CHICAGO" WEEK**  
**UNDER THE AUSPICES OF**  
**THE CHICAGO ASSOCIATION OF COMMERCE**

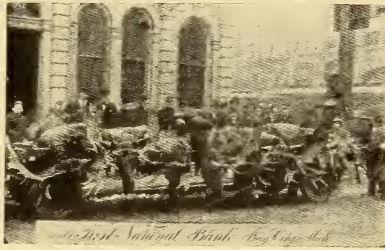


**DEPOSITS**  
**"MADE-IN-CHICAGO" BANKS**  
**\$1,005,812,094**

(JUNE 15, 1912)

The banks of Chicago are heartily in favor of all movements to boost their city. The placard above was displayed conspicuously in bank windows during "Made in Chicago" Week. The total amount of money "made" and saved in the City of Chicago is indicative of the general prosperity of the great Middle West.





A MICHIGAN BANK'S POSTCARD.

---

The Security Trust and Savings Bank of Los Angeles, Cal., issues a folder year after year showing the growth of the city territorily, in population, and in assessed valuation, and also showing the coincident growth of the bank in deposits and resources.

---

The Omaha National Bank sends out a postcard, furnished by the Publicity Bureau of the Commercial Club of Omaha to boom the city. The only advertising matter of the bank is a red arrow pointing out the location of the bank's building in the center of a birdseye view of Omaha.

---

The Security Savings Bank, Los Angeles, Cal., has established a public information bureau. The department is being advertised throughout America, to be the means of boosting Southern California and bringing more people there.

The management deemed it advisable to establish this bureau, first, for the accommodation of its thousands of customers, and second, for the accommodation of the general public, both at home and throughout the United States and other countries, wishing information about Southern California enterprises.

---

The Chehalis (Wash.) National Bank sends out an insert with its out-of-town correspondence calling attention to the advantages of Chehalis. On one of the postcards it says:

Dear Friend:—This is an interior view of The Chehalis National Bank, one of our solid Lewis County banks. Italian marble and Mexican mahogany are used. Fine light is obtained through the art glass in the ceiling. The building of such a fine, convenient and attractive banking house proves the confidence our bankers have in Chehalis and Southwestern Washington. Whenever you are in town, be sure to visit this bank.

The Central State Bank of Des Moines, Iowa, sent out with its correspondence a printed card, booming its territory in this wise:

**KNOW IOWA.**

The farms of four Iowa counties (Woodbury, Linn, Plymouth and Jasper) are worth more than the farms of either New Hampshire, Vermont, Connecticut, Florida, Wyoming, New Mexico or Utah.

The farms of seven Iowa counties (Marshall, Polk, Shelby, Cedar, Clinton, Crawford and Sioux) exceed in value the farms of either Oregon, Idaho, Montana, Louisiana, Mississippi, Alabama, New Jersey, West Virginia, Massachusetts or Maryland.

The hay and forage crops of Iowa are equal to half the combined value of the alfalfa, hay and forage crops of the eleven states of west Iowa.

**EIGHTEEN YEARS  
BOOSTING BILLINGS**

**AUSTIN NORTH  
BANK**

**BILLINGS, MONTANA**

**Responsible Resources**

**\$250,000.00**

**DEPOSITS**

of one dollar or more received on open  
checking account or interest bearing

**Certificates of Deposit**

**Bring us your account.**

**R. E. STONER, CASHIER.**

**BREEZY WESTERN ADVERTISING.**

In regard to the unusual advertisement of the Austin North Bank of Billings, Mont., shown herewith, Mr. North says:

"We have been using a bank design a little different from anything I have noticed elsewhere.

"Note that the A and N in the centre of the design are also the owner's initials.

"Business is increasing very rapidly with the new year, many new people are coming, and we look for a very prosperous year."

In explanation of its ability to pay five per cent. interest on deposits this bank says:

Billings is a hustling, wide-awake, rapidly growing city in the very heart of the great irrigated Yellowstone Valley where fortunes are being made, but a large amount of money is required to improve and develop the country. Our customers are the most thrifty people and can afford to pay us well for short-time loans, so that we make the difference. We know the people, know their lands and their ability to pay.

---

The First National Bank of Beaumont, Texas, ran an ad. which speaks volumes for the growth of that city as well as for the bank itself. The ad., which appeared in the local newspaper, printed in red and black ink, is as follows:

#### BUILDING BEAUMONT.

From a town of 3000 inhabitants to a modern city of 25,000 inhabitants is the change that has been witnessed in our city since the organization of

#### THE FIRST NATIONAL BANK OF BEAUMONT

over twenty years ago. That much of the growth is due to the desire and ability of the First National Bank of Beaumont and its directors to nurture and encourage the industries which have built up this city's business cannot be denied by anyone who will compare the list of directors of the bank with the names of the organizers of our city's principal industries.

---

The attitude of the First National Bank towards the opening of the port of Beaumont, a new development which is a topic of great local interest, was shown in this advertisement:

With the coming of deep water our faith in the future of Beaumont and the Beaumont country is even stronger, if that be possible, than at any past time in her history. With concerted effort on the part of our people, meaning that our resources will be properly developed, no doubt remains that a great city can be built upon foundations already well laid.

---

The Central National Bank of Tulsa, Okla., issued a handsome booklet, "A Bit of History Concerning the Central National Bank and Some Interesting Facts About the City of Tulsa."

Some of the facts about the place published in this booklet were:

Population 25,400, an increase in seven years of 22,000.

Fifteen miles of street railway in operation, with fifteen miles of suburban line in process of construction.

An assessed valuation of \$8,500,000.00.

An area of 2,580 acres, nearly four miles square.

The cheapest fuel in the world, natural gas costing for factories from three to seven cents per thousand cubic feet; for domestic use sixteen cents per thousand cubic feet.

Coal may be had for manufacturing purposes for \$1.50 per ton and for domestic use for \$2.50.

---

The First National Bank of Berkeley, Cal., distributed a large number of copies of the very handsome booklet, "Berkeley, a City of Homes by the Golden Gate," compiled by the Publicity and Advertising Committee of the Berkeley Chamber of Commerce. It is a very interesting and beautiful story of a beautiful city.

---

"Industrial Pittsburgh" is the name of a handsome book containing a pen and camera description of that city's great industries. It was issued by The Union Trust Company of Pittsburgh.

---

"Pittsburgh and the Commonwealth Trust Company" is a booklet gotten out by that company to advertise itself and incidentally to give some fine photographic views of Pittsburgh industries.

---

The First National Bank of Billings, Mont., issued a good booklet on "Billings, the Sugar City of the Northwest."

---

The Peoples National Bank, Waynesboro, Pa., issued a 16-page booklet "About Waynesboro, Pa." It contained one page of matter advertising the bank.

---

The Chase State Bank of Faribault, Minn., issued a booklet on "Faribault, the Athens of the Northwest."

---

The Chehalis National Bank printed a folder with facts to induce people to locate at Chehalis, Wash. Part of the matter is:

Nearly 20,000,000,000 feet of saw timber is assessed in the county, which does not include about 6,000,000,000 feet on school lands and reserve. This is mainly fir and cedar.

We want dairymen, poultry raisers, fruit growers and farmers. All kinds of wood-working plants, such as more furniture factories, a plant to make split wood pulleys, broom handle factory, plants to make curtain rollers, ladders, fruit and berry boxes, excelsior, wood pulp paper, wood novelties, toys, etc. Another brick and tile plant, glove factory and cannery.



## CHAPTER IV

### APPEALING TO NATIONALITY

THE Union Trust and Savings Bank, Spokane, Wash., appeals to various nationalities in its community by displaying flags of different countries on appropriate days. An officer describes the idea thus:

"May 17 is the birthday of Norway. On that day the national flag of Norway was displayed from a new flag pole which we have erected above the entrance to our bank building, with a somewhat smaller United States flag floating just above it. The interest and comment created throughout the city was indeed gratifying, and leads us to believe that the plan will prove highly successful as we continue to display the various foreign flags on the respective holidays. On May 24 we displayed the British emblem to commemorate the birthday of the late Queen Victoria."

A newspaper article concerning the adoption of this plan reads as follows:

#### TO STIMULATE INTEREST IN FLAGS

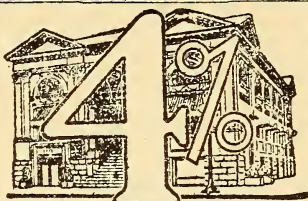
The Union Trust & Savings Bank is erecting a flagpole on its marble bank building, which is to extend from the centre of the main entrance arch of the building over the full width of the sidewalk. A new United States flag of extra quality has been ordered and will float to the breezes on this staff for the first time on Decoration Day, May 30, and on all public holidays thereafter.



FLYING THE BRITISH FLAG.

A novel feature is also to be introduced in this connection by the display of the flags representing the various foreign countries. It is planned to display annually on the principal holiday of each country the flag of that country, with the flag of the United States floating at the top.

Of this, Mr. Kommers, cashier of the bank, who is fathering the idea, has this to say: "We believe that the annual display of the flags of foreign nations, on one of their respective holidays, will tend to stimulate greater re-



"FOUR PER CENT AND SAFETY"

## THE CANADIAN FLAG

will be displayed tomorrow from our new flag pole in commemoration of the birth of Queen Victoria, May 24th, 1819. This is in accord with our plan inaugurated on the 17th, when Norway's flag was displayed to celebrate the birthday of that nation.

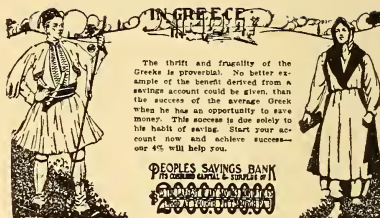
It is our aim to stimulate greater interest in the study of foreign flags, and thereby teach the historical significance of the national holidays of foreign lands.

This display is prompted, furthermore, by our desire to symbolize the semi-public character of the functions of this institution--a bank for all people, all classes and all nations.

## Union Trust & Savings Bank

The Marble Bank Bldg.  
CAPITAL, \$500,000

A BANK FOR ALL PEOPLE.



### ~ IN GREECE ~

The thrift and frugality of the Greeks is proverbial. No better example of the benefit derived from a savings account could be given, than the success of the average Greek who has an opportunity to save money. This success is due solely to the habit of saving. Start your account now and achieve success--one 4% will help you.

PEOPLES SAVINGS BANK  
INCORPORATED IN CANADA  
\$400,000.00  
\$400,000.00



### ~ IN ICELAND ~

Iceland is an almost barren island of volcanic origin situated a few hundred miles east of Greenland. The inhabitants number 80,000, mostly descendants of Norse, Celtic and Anglo-Saxon races who settled there about A. D. 1000.

Depending solely on fishing and farming, the people have no national debt but show a surplus of \$24,000.

As a race they are the best educated people in the world. Thrift is the keynote to their success. The world needs the people who can save. This bank's success is the success of the depositor. 4% paid on your savings and they are safe.

PEOPLES SAVINGS BANK  
INCORPORATED IN CANADA  
\$400,000.00  
\$400,000.00



### ~ IN RUSSIA ~

These illustrations give you a good idea of the beautiful life in Russia, where savings banks were unknown until 1914. These banks are now in vogue in connection with post and telegraph offices and frontier custom houses, postage stamps being used in place books. Depositors number 2,500,000, with total deposits of \$150,000,000, an average per inhabitant of \$1.07. Heavy war tax and wretched political conditions prevail, yet the total is growing. Are your savings growing?

PEOPLES SAVINGS BANK  
INCORPORATED IN CANADA  
\$400,000.00  
\$400,000.00



### ~ IN EGYPT ~

Although established but a short time ago, postal savings banks in Egypt show 74,119 depositors with \$1,646,522.25 in credit. This is an average per depositor of \$22.24 which is an excellent showing when one considers the conditions which existed in Egypt up to the past few years. With superior banking facilities, and a higher rate of interest (4%), the Egyptian people should have the highest per capita savings in the world. The present prosperous times should be the beginning of greater savings. This bank offers exceptional facilities for savings accounts.

PEOPLES SAVINGS BANK  
INCORPORATED IN CANADA  
\$400,000.00  
\$400,000.00



### ~ IN AUSTRALIA ~

A short time ago a wilderness inhabited by cannibalistic savages, but now a self-governing nation, with a population in 1907 of 1,154,481. Australia, where savings bank depositors numbering 1,281,685, with \$1,441,816.64 to their credit or \$1.15 per inhabitant. The interest rate is 3 1/2 per cent, and two in every seven persons have a savings account, and this in spite of some bad financial years.

What can YOU do with our 4%?

PEOPLES SAVINGS BANK  
INCORPORATED IN CANADA  
\$400,000.00  
\$400,000.00



LESSONS IN GEOGRAPHY.

spect, patriotism and loyalty for the flag of our own country. The innovation should also prove of distinct educational value to the general public in familiarizing it with the designs and colors of the flags and the historical signifi-

cance of the holidays of the various countries, and by arousing interest in all flags, it should stimulate patriotism and interest in our own.

"The display of these flags is prompted, furthermore, by our desire to symbolize the semi-public character of the functions of the Union Trust & Savings Bank—a bank for all people, all classes and all nations."


Страна 8
„СРБОСЛАН“
Број 44

УТЕМЕЉЕНА: 1882.ГОД.

## PRVA NARODNA BANKA u Pittsburgu, Pa.

ИМЕТАК ПРЕКО 24 МИЛИОНА ДОЛАРА.

Најпознатија  
и  
Највећа  
Српска организација  
у  
Амстердаму



Трговина новца и злата  
у  
Амстердаму, што се близу  
познатог злата  
од српског народа у  
Ова банка прима новце  
на штењу  
и на њиху плаћа.

Депозит  
Савеза  
Српске банке  
Срба  
„СрбоСлани“

У сва београдска новинарства обратите се на нас, пошто на српском проналазимо, а још, нам можда саопштења о новинарству, или објектима  
Наша адреса на енглеском језику гласи:

### THE FIRST NATIONAL BANK OF PITTSBURGH, Pa.

A PITTSBURGH BANK ADVERTISEMENT IN THE SERB NATIONAL PAPER.

The First National Bank of Boston in its foreign department has a bead slate for the convenience of its Chinese customers who use it to aid them in their mathematical calculations.

IT is the constant aim of this old established bank to render every assistance to people of all nationalities, and in view of the large number of

## ITALIANS

residing in Cleveland and vicinity, this bank has opened a special window in charge of an Italian-speaking teller who is prepared to render every assistance to Italians, and to give them any information they desire in relation to all branches of our business.

By reason of its large capital and surplus, the well-known integrity and financial standing of its officers and directors, and its successful banking experience extending over a period of forty-one years, this bank affords absolute security for the money belonging to its depositors.

Savings Accounts in any amounts from one dollar upwards are invited, upon which interest is paid at the rate of 4% per annum, compounded twice a year. Moreover, as this bank is the designated representative of the Banco di Napoli it is enabled to send money abroad with safety and dispatch.

All Italians who call at our bank and interview our special teller may be assured of every courtesy and attention.

**THE CITIZENS**  
**SAVINGS & TRUST COMPANY**  
Euclid Avenue near East 6th Street  
ASSETS OVER 42 MILLION DOLLARS.

FOR ENGLISH-READING ITALIANS.

„ΥΠΕΡ ΤΗ ΑΓΕΝΤΗ ΟΙΚΟΝΟΜΙΑ“  
- ΑΡΙΣΤΟΤΕΛΕΙΣ

ΟΙΚΟΝΟΜΙΑ ΑΓΕΝΤΗ ΠΡΟΟΔΟΥ ΠΑΡΑ-  
ΣΤΕΙΤΕ ΕΥΧΕΤΕΣ

ΑΠΟΤΑΜΙΩΤΙΚΗ ΑΣΦΑΛΕΙΑ ΤΗΣ ΟΙΚΟ-  
ΝΟΜΙΑΣ ΣΟΥ ΚΑΤΑΒΕΤΤΟΝ ΑΥΤΑΙΣ ΕΙΣ  
ΤΗΝ

## ΠΡΩΤΗΝ ΕΘΝΙΚΗΝ ΤΡΑΠΕΖΑΝ

— FIRST NATIONAL BANK —  
EN MONTEMORIEL ΛΑΒΑΝΑ

ΤΡΑΠΕΖΑ ΕΝΩΣΙΑ ΕΤΙΜ ΑΠΟΡΕΣΟ-  
ΠΤΩΣ ΔΙΟΙΚΟΥΜΕΝΑ ΙΣΤΟΡΙΑΣ ΕΤΙΜΑ  
ΤΑΙ ΑΙΔΙΟΥΤΟΝ ΑΣΦΑΛΕΙΑΝ ΚΑΤΑΡ-  
ΧΕΙΝ



1910 *January* 1910

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3 <sup>rd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>
LAST Q.	NEW M.	FULL M.	1 <sup>st</sup> Q.	2 <sup>nd</sup> Q.	3 <sup>rd</sup> Q.	4 <sup>th</sup> Q.
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

JANUARY—FIRST MONTH.

"ALL GREEK" TO THE GENERAL PUBLIC,  
BUT PLAIN ENOUGH TO GREEKS.



A Southern bank set about to increase the business of its foreign exchange department by sending its circulars to each nationality represented on the signature files, in its native tongue.

Probably among the mixture of nationalities that go to make up our population there is none as frugal and clannish as the Chinese.

The bank did not overlook this fact. It reached the Chinese by a red card poster written in Chinese, explaining the bank's method in handling transfer of funds to foreign countries. It advised them to utilize the savings department also, while awaiting the time to transfer funds. The cards were mailed to all Chinese depositors, but as these were few, the majority went to oriental stores and business men in the city. Among the list of some thirty thousand depositors with this bank almost every nationality was represented. A personality was established with each class by speaking to it in its native tongue.

Referring to the Greek bank advertisement of the First Trust and Savings Bank of Alton, Ill., the "Telegraph" of that city printed this news item:

#### FIRST GREEK ADVERTISEMENT.

First Trust and Savings Bank Makes Innovation in Alton Newspapers.

The Telegraph to-day publishes the first advertisement it has ever printed in the Greek language.

**First Trust & Savings Bank**  
OF ALTON  
102 West Third Street ALTON, ILLINOIS  
ΚΕΦΑΛΑΙΟΝ \$100,000

---

Ἐάν ἐπιθυμῆτε νὰ στείλλητε χρήματα εἰς Ἑλλάδα, ἐπισκεφθῆτε μας, ἐπειδὴ πωλοῦμεν τὰς ἐθνικοῦς ἐπιστολάς (checks) εἰς Ἀγγλικὰς λίρας ἐπὶ Λονδίνου καὶ γράμματα ἐπὶ Παρισίων. Ἐπίσης πωλοῦμεν ἐπιστολάς ἐπὶ τῶν καλλιστέρων Τραπεζῶν καὶ εἰς τὰς κορυφαίας πόλεις τῆς Ἑλλάδος πληρωτέας εἰς τὰς τιμὰς τῆς ἀγορᾶς τῶν ἐπιστολῶν διὰ Λονδίνον ἢ Παρισίους.

Ἐπίσης πωλοῦμεν κ., β. καὶ κ. ἐπιστολάς τῶν ἐκδιωκτῶν (γράβειλες τοῖς) πληρωτέας εἰς ὅλα τὰ μέρη τοῦ κόσμου.

IN MODERN GREEK.

The First Trust and Savings Bank had an electrotype made, because the Telegraph had no Greek type in its office, and no one who could set it up if we did have it. The advertisement is intended to be read by persons who speak or read only Greek, many of whom may be interested in what the bank has to say.



The Cleveland Trust Company issued an Italian calendar and booklet which was prepared especially for the Italian Department of the bank. The Italian flag occupied a prominent place on the front cover.

---

The First National Bank of Northfork, W. Va., also issued an Italian booklet.

---

In a booklet, a Pittsburgh bank says:

ALL LANGUAGES SPOKEN.

It will interest foreigners to know that all languages are spoken at the First National Bank of Pittsburgh. We deal in foreign money, and keep all denominations constantly on hand. We sell steamship tickets and reserve berths on all the prominent ocean lines, supply Letters of Credit and Travelers' Checks, send money over the ocean by mail, foreign money order or cable, establish credits abroad for importers, and transact foreign business in all its details.

## CHAPTER V

### STREET CAR CAMPAIGNS

**A**N officer of the Union Trust Company of Chicago, writing of a street car advertising campaign conducted by that company, says:

Our reasons for going into the street cars are based on the following theories:

1.—They traverse certain districts of the city where we find by actual analysis that we have the largest proportion of customers per thousand circulation. Experience shows that it is most profitable to advertise where we have the most friends who will recommend us.



The officials of this bank invite a personal interview with you regarding your savings.

The strong, conservative character of this bank will recommend itself to you.

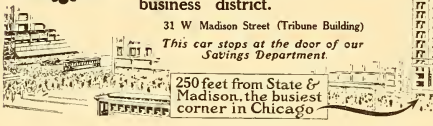
Madison and Dearborn Sts., Tribune Building.

*This car stops at the door of our Savings Dept.* [31 W. Madison Street]



Convenient to all lines and all people.  
Equally accessible to State Street shoppers and the business district.

31 W. Madison Street (Tribune Building)  
*This car stops at the door of our Savings Department.*



250 feet from State & Madison, the busiest corner in Chicago



Save!

Show a personal profit.

This old, conservative bank would be pleased to receive your account.

3% interest will be paid.

31 W. Madison Street (Tribune Bldg.)

*This car stops at the door of our Savings Department.*



A bank of strength and character.  
A strength gained by years of steady growth.

A character of conservatism that invites your confidence.

31 W. Madison St., Tribune Bldg.

*This car stops at the door of our Savings Dept.*



Not what you earn, but what you save is yours.

Madison and Dearborn Streets, Tribune Building.

*This car stops at the door of our Savings Dept.* [31 W. Madison Street]



Take this car to Madison and Dearborn and ask to see the most sensible Christmas gift you can give to any member of your family.

UNION TRUST COMPANY

It's this savings bank-book in a handsome Christmas box.

Savings Dept. open Saturday and Monday 6 to 8 P. M.



Our years of steady growth is due to the increased confidence we have earned from our many depositors by strong, conservative, practical methods.

Your account will receive the same thorough attention.

31 West Madison Street, Tribune Bldg.

*This car stops at the door of our Savings Dept.*

SOME OF THE STREET CAR COPY USED BY THIS CHICAGO TRUST COMPANY

2.—The street cars that we use run on three trunk lines which bring the people downtown and right to the door of our Savings Department. This takes advantage of an object many people have in opening savings accounts at a particular bank; viz., convenience of location.

3.—The sight of our advertisement in the street cars gives the opportunity to a customer of ours who may be riding with a friend or acquaintance to recommend the Union Trust Company. An advertisement in a newspaper does not make such a recommendation possible.

Our experience with street car advertising during the ten or eleven months we have been using it has been quite satisfactory on the whole, and we have been pleased over the interest our campaign has attracted among our old customers and among new prospects. In questioning each new savings customer as to his reason for opening an account with us we find that the street car advertising is being noticed, though it is absolutely true, of course, that there is no way of definitely checking the number of accounts it has influenced.

Checking the results of bank advertising, in any event, is merely useful for comparison of different mediums. Probably no bank advertiser could show a profit on new business, coming through general advertising, equal to the expenditure for it. By keeping a careful record, however, of the accounts and inquiries produced by different forms of advertising we may determine which are good and which are useless.

---

In this connection, it is interesting to read testimonial letters on street car advertising from the standpoint of banks, as furnished by the Street Railways Advertising Company:

THE EMMET BANK, INC., SAN ANTONIO, TEXAS.

Dear Sir:—Replying to your inquiry of the 26th ult., we have been advertising in the street cars here under contract with you for about a year and a half, and while we are not able to state what percentage of increase in our business is due to this medium of advertising, we may say that our bank has enjoyed a steady, healthy growth, and we feel satisfied that the street car advertising is responsible for a good percentage of this increase.

Yours truly,

(Signed)

THOMAS L. CONROY.

---

DIME DEPOSIT & DISCOUNT BANK, SCRANTON, PA.

Dear Sir:—For the past five years we have been using the street cars of this city for advertising purposes, and to-day we consider them one of our best advertising mediums. We consider the space in the street cars too valuable to be filled with any other but the very best advertising material, and this with frequent changes has given us most satisfactory results. I am,

Yours very truly,

(Signed)

C. F. HESS, Cashier.

## AMERICAN SECURITY &amp; TRUST CO., WASHINGTON, D. C.

Dear Sir:—As our contract for street car advertising has now expired, I write to express my satisfaction in the results from this form of publicity.

Since I took charge of the advertising for the American Security & Trust Co., last September, our deposits have increased over a million dollars, and our foreign exchange business has jumped nearly seventy per cent. during the first six months of 1905. We can not help attributing part of this increase to the advertising, and while it is manifestly impossible to trace any results directly to the street car publicity, we nevertheless feel that this has had its large and important share in the general results.

Yours very truly,

(Signed)

C. SPINNER, in charge of advertising.



## CHAPTER VI

### SAVING CLUBS

MAN is a gregarious animal. The average person will go into anything that "everybody else" is doing more readily than he will undertake something alone. This spirit of emulation is the thing that makes the so-called "Savings Clubs" so successful, and that they are successful is apparent from the fact that there are many experiences similar to that of a bank in Westfield, N. J., which inaugurated an advertising campaign for accounts by means of a Christmas Club and found it a success even in three weeks. People were invited to open accounts for the purpose of saving money which is to be paid back to them with interest three weeks before Christmas. Now Westfield has a population of about 7,000 people, and in three weeks' time, at an expense to the bank of only about \$250, and as a *direct result of advertising*, 1,375 of the people of this town opened accounts. Two-thirds of these never before had been in touch with that bank. The cashier of the bank said:

We have been particularly gratified by the class of people to whom this plan appeals, the department being largely patronized by ladies and representatives of the best families in Westfield.

As bearing on its advertising value, we have opened seventy-seven accounts in our regular departments since this club was started.

We believe the best feature of the advertising to be that a large number who would not otherwise come to the bank, will be coming here from week to week, giving us the opportunity to get acquainted with them and opening the way for accounts in our other departments.

---

Quite a number of banks with savings departments are trying this Christmas Savings Club method of getting additional accounts. The Richmond (Va.) Bank and Trust Company distributed 4,000 checks the week before Christmas, 1912, ranging in amount from \$5.65 to \$28.43, according to the class in which the deposits were made, designated by Class 1, 2 and 5, and permitting deposits of one cent to five cents for the first week, and an increase of one cent for each succeeding week and so on throughout the term of the series, consisting of forty-nine weeks on which interest was computed at the regular interest-paying rate of the bank. The distribution of the Richmond Bank and Trust Company for that Christmas amounted to \$52,000. The Dime Trust and Safe Deposit Company of Shamokin, Pa., distributed 2,000 checks

aggregating \$33,000. The People's Bank of Harrisonburg, Va., distributed \$4,500 among 500 depositors, among whom was a child of five years who received a check in return for a deposit beginning with one cent, while the oldest depositor was a woman of eighty.

---

To illustrate how this plan is exploited we reproduce several advertisements:

#### CHRISTMAS SAVINGS CLUB

##### ANSWERS TO Questions We Have Been Asked About It

What is the purpose of the Christmas Savings Club?

The purpose is to help you and others accumulate a fund for Christmas.

In what manner does the Christmas Savings Club accomplish this purpose?

By each member paying in a small sum each week for 33 weeks. Two weeks before Christmas each member will receive the total amount paid in with 3 per cent. interest.

Does everybody pay in the same amount?

No. There are two classes, numbered respectively 2 and 5. The payments are different in each class.

What are the payments in Class 2?

The payments are 2 cents the first week, 4 cents the second week, 6 cents the third week, and so on for 33 weeks, making the payment for the last week 66 cents.

Do the payments in the other class progress the same way?

They do. The only difference is that in Class 5 the first payment is 5 cents the first week, 10 cents the second week, 15 cents the third week, and so on for 33 weeks.

Is there a membership fee or is there any cost to join?

No.

What do I do to become a member?

All that is necessary is to go to Dover Trust Company, ask to be enrolled as a member and make the first week's payment, or more.

What will the first payment be?

It will be 2 cents or 5 cents, according to the class you join.

How are the payments to be made?

Weekly, or in advance for as many weeks as you desire.

What will happen if I cannot keep up my payments or discontinue?

You may discontinue for any reason at any time, and at the period when the Club closes you will get a check for all you have paid in, but in such a case no interest will be allowed.

When and how can I withdraw?

Under no circumstances will any withdrawals, either in whole or in part, be allowed. What you deposit will be held for you until two weeks before Christmas.

What form of receipt do I get when I make payments?

For every week paid you will receive a small receipt in coupon form which you will keep in the envelope we give you when the account is opened.

What would happen if my coupon receipts were lost, stolen or destroyed?

As we have a complete record of the payments of every member, we will pay your share to you whether you have the receipts or not. The receipts are of value to you only for the purpose of verifying our records.

Can I reverse the payments?

You can, and by doing so you will have your payment grow less every week and your money will earn twice as much interest.

Can I become a member of more than one class?

Yes; you can join one or both of the classes.

Can I take out more than one membership in either class?

Yes; you can take out memberships for as many friends or members of your family as you desire.

DOVER TRUST CO.

MONDAY, APRIL 1st

AND ALL THE WEEK FOLLOWING

Hundreds will join our Christmas Savings Club. Beginning with 5 cents per week the first week and increasing 5 cents per week, with \$1.80 the last weekly deposit two weeks before Christmas; or, with 2 cents the first week and ending with 72 cents; or, with 1 cent the first week and ending with 36 cents, will produce \$33.30, \$13.32 or \$6.66.

You can take more than one membership.

Every member of the family can take one or more memberships.

ANYONE MAY MAKE DEPOSITS FOR SELF OR FOR ANY OTHER PERSON.

YOU MAY BEGIN WITH THE LARGER AMOUNTS FIRST DEPOSIT AND REDUCE EACH WEEK.

Talk this over with your church friends, and try this

EXCELLENT CHURCH IDEA.

One hundred members of a congregation in another city joined a Christmas Savings Club and will contribute the checks they receive two weeks before Christmas to reduce the debt on their church.

This plan may be adopted by other churches, societies and organizations with splendid results. The small amounts, payable weekly into the Club, can be spared by each person without inconvenience and when a number associate together for a specific purpose, the combined result of their efforts will be a large sum, which may be applied as a Christmas offering, or used in other ways for any good cause.

CEDAR RAPIDS SAVINGS BANK.

The Garfield Savings Bank Company of Cleveland, O., has a Steady Savers Club, the application blank of which reads:

I hereby subscribe to the rules and regulations of the Garfield Savings Bank Company.

Signature .....

Address .....

The above signed applicant for membership in THE STEADY SAVERS

CLUB hereby agrees to deposit at 4 per cent. interest \$..... during the first week of every month in the Garfield Savings Bank. If he fails to do so, the bank agrees to send him a reminder.

---

The Union Bank and Trust Company of Jackson, Tenn., opened a campaign of advertising with a full page newspaper advertisement of a \$50 Savings Club, announced as follows:

The Union Savings \$50.00 Club is to induce persons to save the \$50.00 in a certain time. A person wishes to save \$50.00 a year or \$1.00 a week. Then notify us on what day of the week the deposit is to be made and a collector will call and receive the deposit, giving the proper receipt. Customers may deposit only 50 cents each week, or any amount each week, the only condition made by us is that money is not to be withdrawn until the account has run one year. These accounts draw interest at three per cent. Thoughtful and prudent persons will undoubtedly take advantage of this new method of saving. We will begin the club on

MONDAY, FEB. 19th, 1912.

Telephone either 'phone, No. 55, to Mr. Blalock, who will enroll members, and give full information concerning the club.

Absolute protection from frauds is promised in that we will furnish letter of authority to collectors. Do not pay deposits to collectors who cannot produce the proper authority.

---

A number of banks hit upon the idea of inducing people to save money to take a trip to the Panama-Pacific Exposition in 1915. The York (Pa.) Trust Company ran this advertisement on the subject:

#### THE WORLD'S PANAMA-PACIFIC EXPOSITION.

You can start out in 1915 on a three-weeks' trip to the Golden West at a total cost of not to exceed \$300.

This will cover your transportation to San Francisco; a week in that city seeing the Exposition, the Golden Gate and other magnificent sights; a trip to Los Angeles, spending a day or so there; a trip to San Diego—the most beautiful city in America—spending three days there and visiting the Exposition which will then be open at that city; a trip to Old Mexico and back to San Diego; returning by the way of the splendid Santa Fe Railroad, crossing Southern California with its palms and orange groves, through Arizona, New Mexico, Colorado, Southern Kansas, Missouri and to Chicago.

This sum will cover your railroad fare, berth, meals, tips, hotel bills, souvenirs, side trips, etc.

We have a special Exposition Fund to enable you to put aside this sum of money without feeling it. You can place in this fund \$2.00 a week and by the time you are ready to go the money will be here for you.

We add to it three per cent. interest, which is compounded for you twice a year.

Why not start your account to-day by mailing us a \$2.00 bill? We will send your Pass Book by return mail.

YORK TRUST COMPANY.



The way the Bloomfield (N. J.) Trust Company announced its club for this purpose is shown in this advertisement:

PANAMA-PACIFIC EXPOSITION

*OPENS FEBRUARY, 1915,*

AT SAN FRANCISCO, CAL.

OUR PANAMA-PACIFIC SAVINGS CLUB, designed to provide a fund enabling each member to pay his transportation to and from the Exposition by way of the tropics through the Panama Canal, and along the Pacific coast (returning by rail across the great continent), opens JANUARY 20th, 1913.

Pay \$2 per week for one hundred weeks and then draw out your accumulations with interest at three per cent.

THE OFFICIAL BOOKLET of the Exposition, issued by the Commissioners, a work of artistic beauty, and the most interesting of souvenirs, will be ready about April, 1913. This will be distributed, in limited numbers only, in the principal cities of the world.

The number allotted to all Essex County will not exceed 4,000. THESE WILL NOT BE ON SALE. This Trust Company is the ONLY institution in Bloomfield to whom any of these booklets have been allotted.

As an encouragement to our PANAMA-PACIFIC EXPOSITION SAVINGS CLUB we will present each of the first five hundred members with one of these booklets as soon as received.

CALL TO-DAY AND READ OUR CLUB PLAN.

---

NOTE—Most of the preceding savings club ideas are copyrighted and banks are not permitted to use them without special authority. Write to the banks mentioned for information.

## CHAPTER VII

### THE BANK BUILDING

THERE is advertising value for a bank in its own building, especially when it is a new edifice.

An imaginary case showing how a bank ought to take advertising advantage of the erection of its new building was described in "The Bankers' Magazine," as follows:

"The daily papers gratuitously published reading notices. The financial magazines ran similar notices, giving a brief history of the bank's prosperous career. The building site, during excavation, was utilized to good advantage by erecting thereon this large sign:

*The Building Being Erected on This Site Will Be Occupied by the Forest Bank.*

"A souvenir booklet with a picture of the bank building, and reading matter explaining in a concise manner the many new features for the convenience of depositors, was also found to be an excellent means for arousing public interest in the institution. The Forest Bank, during the opening week, distributed a metal paper-weight facsimile of the new building. Thus the name of the bank and the model of the building were constantly before the eyes of the recipients.

"The handsome building of this institution will be a good advertisement as long as it stands."

---

The Third National Bank of Springfield, Mass., says in a booklet:

A CORDIAL invitation is extended to the public to visit our new banking rooms and inspect our vaults and other equipment. Your visit will be made as agreeable and pleasant as possible, whether you have business relations with us or not.

---

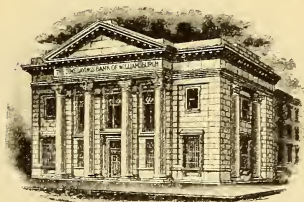
The Bank of Holland, N. Y., invited an inspection of its new building thus:

To Our Patrons and the Public:

The officers and directors of the Bank of Holland cordially invite you and the members of your family to inspect the new building and equipment of the bank at Holland, N. Y., on opening day, Saturday, April 15, 1911, from 9 a. m. to 4 p. m.

A souvenir of the occasion will be presented to each visitor.

BANK OF HOLLAND.



*The Dime Savings Bank  
of Williamsburgh,*

*announces the completion of its new building  
on the North East corner of  
South Fifth and Havemeyer Streets,  
Williamsburgh Bridge Plaza, Borough of Brooklyn  
and requests the pleasure of your inspection on  
Saturday February the first from 1 until 9 P.M., 1908.*

*John A. W. Hall,  
Alex. D. Seymour, } Building Committee  
Otto F. Hesse.*

*Respectfully,  
William P. Sturgis,  
President.*

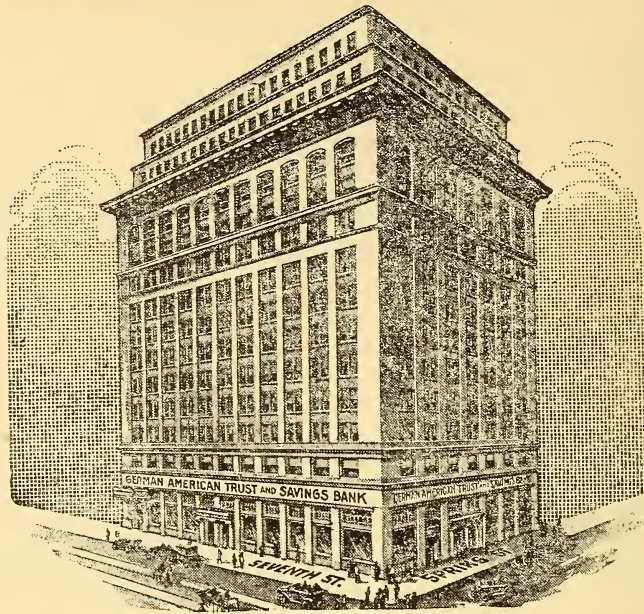
AN ENGRAVED INVITATION TO INSPECT A NEW BUILDING

The Continental and Commercial Trust and Savings Bank of Chicago, upon taking up a new location on the main floor of the Commercial National Bank Building, sent to the tenants of the adjoining building a leaflet entitled "Just a Word to You From a Neighbor." After pointing out the convenience of its location the bank goes on to explain briefly its various functions, and presents a list of names of its officers and directors.

An unusual idea is that of the Peoples Savings Bank of Cedar Rapids, Iowa, which in opening its new building published a booklet giving due credit to those who made the building—the architect, the artist, and the various firms who had anything to do with it.

On a folder the West End Trust Company of Philadelphia said:

Special attention is called to the fact that the company owns its handsome new building and the ground upon which it is erected, free and clear of all incumbrances, the value of which as an asset is the best kind of security for those who entrust their affairs to the company.



## German American Trust and Savings Bank

Will Move to its New Home at  
Spring and Seventh Sts., about May 1st

*We picture above the Union Oil Building, the entire Ground Floor and Basement of which we will occupy within a few weeks. We are arranging here one of the finest Banking Homes in the West.*

**I**N our present location at Spring and Fourth Streets we serve nearly Fifty Thousand Customers.

Practically all of them are steady Patrons. This is positive evidence that we are able to satisfy their banking needs.

If we can become known as "The Bank With the Efficient Service" in our present limited quarters — with both Lobby and Business Departments over-crowded for Customers and Employees

—just think how superior conditions will be when our New Home is ready—

—five times our present floor space.

—every modern convenience for facilitation of business.

—every comfort for our Customers.

You will find it a real PLEASURE to do your banking with this Institution at Spring and Seventh Streets—and certainly we will welcome you there.

The Resources of this Bank now exceed \$22,000,000.00. Savings and Commercial Departments. Complete Trust Service. Modern Safe Deposit Vaults. Steamship Department.

ADVERTISING A NEW HOME.



Upon the completion of its new building on Broadway, New York, the Guaranty Trust Company sent out handsomely engraved invitations and published distinctive newspaper advertisements, the copy of both of which read as follows:

The Directors and Officers of the Guaranty Trust Company of New York cordially invite you to visit and inspect the new Guaranty Trust Company Building, one hundred forty Broadway, New York City, which the company will occupy as its main office on and after April 7, 1913.

The Irving National Bank, also of New York, published a similar notice upon moving into the Woolworth Building.

---

The Commonwealth Trust Company of Boston, Mass., called attention to the forthcoming removal of a branch by this letter:

DEAR SIR: We desire to thank you for the satisfactory bank account that you have had with us, and hope that we have ourselves rendered efficient service to you.

The proposed removal of our Milk street branch to the street floor of the new Stock Exchange Building, now under construction at 30 Congress street, near the corner of State street, which we hope will take place in the early summer, will greatly increase our facilities and make us, we trust, more useful to our depositors, as we will then have two large Banking Houses with Safe Deposit Vaults, one on Summer street and the other near State street.

Very truly yours,

GEORGE J. MUMFORD, President.

---

A Buffalo, N. Y., bank sent out this engraved invitation:

The Board of Directors and Officers of the Columbia National Bank of Buffalo respectfully extend to you an invitation to be one of one hundred to open a personal or business account with said bank on Monday, October the fourteenth nineteen hundred seven, at which time they will open their doors for business in the new Chamber of Commerce Building. The management is making an effort to have One Hundred new accounts on "Opening Day."

---

Upon entering its new banking offices a few years ago the First National Bank of Winona, Minn., reprinted an address to the stockholders by E. S. Youmans, president of the bank. It was full of historical information from Mr. Youmans' own experience.

## CHAPTER VIII

### PAY ENVELOPE ADVERTISING

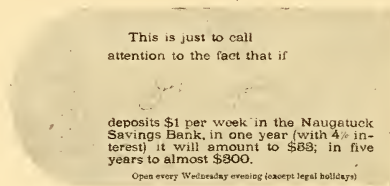
**P**AY envelope advertising is an old and tried method for savings banks, but there are different ways to do it, some more effective than others.

The Naugatuck (Conn.) Savings Bank provides a number of industrial concerns in its community with pay envelopes on which there is printed matter calculated to induce the workmen to deposit a portion of their wages regularly in the bank. The copy used on one of these envelopes is as follows:

Did you ever buy anything on the installment plan? The collector comes around each week and you must pay up or you lose the goods. At the end of two years you look back and surprise yourself at what you have paid.

An installment of a dollar a week in the Naugatuck Savings Bank will also surprise you. In five years, with four per cent. interest, you will have \$300; in ten years \$650.

One dollar will open an account. Bank open every Wednesday evening (except legal holidays) from 7 to 8.30.



#### MAKING A PERSONAL APPEAL.

One of the best ideas is that shown in the reproduction herewith in which the name of the recipient of the pay envelope appears as part of the advertisement.

---

First National Bank of West Elizabeth, Pa., furnishes pay envelopes to local factories. The copy on one of them reads:

#### I WILL SAVE

a portion of my wages or salary, and I will deposit this amount in my savings account each pay day. By doing this my money will be working for me, and by this accumulating of money now, while I am strong and can work, my future outlook will be greatly bettered.

Four per cent. interest paid on savings at this bank.

The Chicopee Falls (Mass.) Savings Bank has no newspaper in which to advertise. An officer of the bank said: "This makes it hard to reach my people. I am doing something by putting a card in the window. This I change frequently, and I think it is doing good work."

Later this same officer reported: "We are still using the pay envelopes for our advertising, in fact it is about the only way we are advertising. I think they are bringing good results although not quite so good as at first. Perhaps the novelty is wearing off. Or perhaps my copy is not as good as the first lot. I am still trying to devise some other special methods of reaching my people." Following are samples of the pay envelope copy:

#### A PROMINENT MANUFACTURER RECENTLY SAID:

"The best men working in our shops to-day are the men who are saving money regularly. The steadiness of purpose and ambition thus displayed is apparent in their work. They are the men to whom advancements and promotions most frequently come and they are the last to be laid off when times are dull."

CHICOPEE FALLS SAVINGS BANK.

---

#### ARE YOU INTERESTED IN OLD AGE PENSIONS?

If you will deposit \$2.00 every week in this bank at four per cent. compound interest, after forty years you can retire and your savings will pay you \$8.00 per week for the rest of your life and you will leave \$10,000 to your family when you die.

CHICOPEE FALLS SAVINGS BANK.

---

The Title Guarantee and Trust Company of New York, to advertise its four and one-half per cent. guaranteed first mortgage certificates, secured the privilege of furnishing pay envelopes to some of the large breweries, piano factories and other industrial concerns of the city. Of course, the outside of the envelope bears a thrift talk and advertising matter of the bank. In some cases, permission is given to enclose a postcard to be filled out and mailed for further information. Most concerns are glad to have a good institution urge their employes to save, as they believe that a thrifty worker is better than an improvident one.

---

The German-American Trust and Savings Bank, Los Angeles, Cal., paid a dollar a thousand for pay envelopes, 3½x5 inches, of colored paper and printed on both sides and inside and out. On the front was a big \$1.00 to begin the sentence: "\$1.00 will open a savings account."

On the back was a cut of an automatic recording safe for home use of depositors. *Inside*, where it would surely be seen when the envelope was torn open was this admonition:

SAVE SOME  
of this  
By  
DEPOSITING IT  
with the  
GERMAN AMERICAN  
TRUST AND SAVINGS BANK.

---

The New Netherland Bank of New York uses advertising matter printed on slips to enclose in the envelopes with the customer's cancelled checks when returned to him monthly. This seems to have produced very good results, and is inexpensive. The copy on one of these slips is as follows:

As the season is near at hand when many people will be making definite plans for extended pleasure and vacation trips through this country and abroad, we desire to call special attention to the service we render in our Foreign Exchange Department. We issue travelers' cheques and letters of credit enabling travelers to supply themselves with funds in all the principal cities of the United States and foreign countries without the risk of carrying the actual cash.

Safety, convenience and economy are assured by this plan.

---

The Old Colony Trust Company of Boston, Mass., uses the envelope system of statements to depositors. On the back of the envelope containing the cancelled checks different advertising copy is printed every month and little printed enclosures, advertising the safe deposit department, etc., are also put in occasionally. Here is a specimen of the copy on the statement envelope:

The Trust Department gives its undivided time and energy to the management of trusts, both individual and corporate, and to the settlement of estates entrusted to its care. It specializes in this line, and is unhampered by the outside duties and responsibilities which surround the average individual guardian, trustee or executor.



## CHAPTER IX

### CHRISTMAS AND NEW YEAR

THE value of a bank's having special holiday advertisements lies in the fact that at that season everybody is thinking of Christmas and New Year's. The holiday spirit is in the air and it is, therefore, a comparatively easy task to get and hold the reader's attention by means of such advertising.

As will be seen from the advertisements reproduced in this chapter, banks quite generally make an appeal along the line of starting a savings bank account as a Christmas gift for son or daughter.

Another good idea is to call attention to the fact that Christmas is likely to be a time of greater cheer if the family has money in the bank.

The first of the year is a time for the making of good resolutions. It is also a period when interest and dividends are paid. Moreover, many persons take account of stock, actually and figuratively, at that time. So it is very opportune for the banker to make a special appeal for depositors then. How some bankers have done it is shown by the advertisements from newspapers, folders, etc., reproduced on the following pages:

From among a number of holly and mistletoe-bedecked greetings the wording of a few is selected as follows:

The Officers and Directors of the Superior Savings and Trust Co., Cleveland, desire to extend to you their sincere thanks for the degree to which you have contributed toward the growth of the bank during the past year.

The hope is earnestly entertained that the good cheer of the season may come to you in full measure, and that the new year will be one of greater happiness and broader accomplishment than you have heretofore experienced.

---

The Bank of Commerce, Cleveland, uses a beautifully illuminated quotation from Dickens, as follows:

"It was always said of him that he knew how to keep Christmas well, if any man alive possessed the knowledge.

"May that be truly said of us, and all of us! And so, as Tiny Tim observed, 'God Bless Us Everyone.'"

On the outside cover were these words:

The Officers and Directors of the Bank of Commerce, National Association, Cleveland, wish you a Merry Christmas and a very prosperous and Happy New Year.



[illegible]

HOLIDAY ADVERTISING OF BANKS.

Deposits of one dollar and upward solicited. You can bank safely and conveniently by mail. Send for booklet.







We take pleasure in enclosing a Christmas dividend of two dollars per share on the number of shares of the capital stock of our company registered in your name, at the close of business, December 21.

We wish you a Merry Christmas and a happy and prosperous New Year.

**The Best New Year's Resolution**

RESOLUTION: To save money by opening a savings account in the Pittsburgh Bank for Savings. The bank offers a four per cent interest on savings accounts, and a dividend of two dollars per share on the number of shares of the capital stock of the company registered in your name, at the close of business, December 21.

**PITTSBURGH BANK FOR SAVINGS**  
 1000 Bank Building, Pittsburgh, Pa.  
 Open to the Public, Saturday and Sunday

**A NEW LEAF**

*Resolved*  
 That this year I will put my money in the Bank. It will be safe there and it will grow.

*Last year I saved nothing*

PETER COOPER, who when yet alive, gave \$430,000 to found Cooper Union, is to be buried there, having only \$20 a year for the last two years he was in that city. He was an opportunist to a considerable extent. He HAVED \$10 the day, two years and put it in the bank.

We pay liberal interest, compounded with safety, 4 per cent on savings and 5 per cent on time deposits.

We Collect Out-of-town Checks Without Cost to Our Depositors.

**MAKE OVER BANK YOUR BANK.**

**THE GEORGIA STATE SAVINGS ASS'N**  
 (Incorporated in Georgia)  
 CAPITAL AND RESERVE, \$400,000.00  
 See Advertiser's Column Of Time Deposits On 7-Last Page.

**IN TURNING OVER NEW LEAVES**

The money that you are the owner of a Bank Book shows that you are a prudent investor. It is the only way to make your money grow. The money that you are the owner of a Bank Book shows that you are a prudent investor. It is the only way to make your money grow.

**Pittsburgh Bank for Savings**  
 Four Per Cent And No Worry.  
 1000 Bank Building, Pittsburgh, Pa.

**NOW A YEAR FROM NOW**

Don't any more that you are going to do this year. Do it regularly each week or month. This will add to your income and you will have a year's income in the bank when the New Year comes around again.

**3 Per Cent Interest on Savings Accounts**

**The Pennsylvania Trust Co.**  
 536 Penn Street, Reading, Pa.

Will appreciate having an account opened for him in the Savings Department for his

**New Year's Gift.**

**Your Little Boy**

**The Louisville Trust Co.**  
 S. W. CORNER FIFTH AND MARKET STS.  
 1910

**Best Wishes**

Now that we are meeting on the New Year's Eve, let us wish you a happy and prosperous year. We have deposited in the past a year's income in the bank and we have a year's income in the bank when the New Year comes around again.

**One Dollar Will Start an Account**

**15th HOME SAVINGS BANK**  
 WHITE PLAINS, N. Y.

**ATLANTIC NATIONAL BANK**

New Year Greeting To Our Depositors and the Public Generally.

We have a New Year's Resolution to save money by opening a savings account in the Atlantic National Bank. The bank offers a four per cent interest on savings accounts, and a dividend of two dollars per share on the number of shares of the capital stock of the company registered in your name, at the close of business, December 21.

**ATLANTIC NATIONAL BANK**  
 1000 Bank Building, Pittsburgh, Pa.  
 Open to the Public, Saturday and Sunday

If you are considering making any change in your banking arrangements for the New Year will you not call and allow our officers to demonstrate to you the advantages of doing business with this bank?

Interest allowed on Personal, Inactive and Trust Accounts carrying balances of \$500 or over.

**The First National Bank**  
 Franklin, Federal and Congress Streets

**Start the New Year**

With a Bank Balance. The money that you are the owner of a Bank Book shows that you are a prudent investor. It is the only way to make your money grow.

**FOURTH NATIONAL BANK**  
 JACKSON, GA.

HAPPY NEW YEAR.

The Houston (Tex.) National Exchange Bank said:

The Christmas shopping is always done in a time when you are in a hurry. There are so many things to be bought and prepared for the happy day that you have scarcely time to think.

So it is when misfortune or financial trouble comes; everything else seems to fade into the background save the one difficulty.

A savings account is always the friend you need under such conditions. Financial troubles vanish when the savings account is brought into use.

We pay four per cent. on savings accounts.

## There Is No Better Christmas Gift

For a child who is just stepping into a new world—Merry Xmas, no matter what other gifts Santa Claus may bring, should have a bank account for Christmas—a savings account that will grow with the child and serve for many years. It is the best gift you can give.

Bank books for Christmas gifts are enclosed by this bank in special envelopes, beautifully embossed in colors with plates.

## The Union Savings Bank

"Where Savings Are Safe"

Capital \$1,000,000      Paid-up \$500,000      Surplus \$500,000

Fully equipped Foreign Department—Steamship Tickets—Winter Term—Overseas—Drifts—Letters of Credit and Travelers' Checks—All foreign lands.

## Money to Spend at Christmas

The way to have money to spend at Christmas is to save during the year. If you receive money as a Christmas gift, open a savings account with it. It will then become an investment, growing steadily through the compounding of interest semi-annually. You should save with your money by making deposits regularly every payday. Only in this way can you hope to acquire a competence.

FOUR PER CENT AND NO WORRY.

## Pittsburgh Bank For Savings

Fourth Avenue and Smithfield Street.  
Capital and Surplus \$1,000,000.00



HOME SWEET HOME can only be for those who REGULARLY deposit in the bank a part of their incomes and save enough to buy a home.

Make OUR Bank YOUR Bank.

We pay 4 per cent interest on Time Deposits, compounded semi-annually.

## THE

American National Bank  
Pendleton, Oregon

**A Bank Account for a Christmas Present**  
You can only be thoroughly appreciated by the recipient, but it can be made so easily—by simply opening a bank account. Give to the best of nature, with the account book, to receive, and the book will be made real in the recipient's hands, accompanied with a beautiful Christmas card in holiday colors, and sent through the mail to be a service on Christmas morning. Think this over.

For the convenience of present recipients during the day, the bank is open on SATURDAY MORNINGS 9:00 A.M. to 12:00 P.M.

**Pittsburgh Bank for Savings**  
Fourth Ave. and Smithfield St.  
Capital and Surplus \$1,000,000.00

## The Christmas Gift Problem—Let Us Help You Solve It

Instead of laboriously searching for a gift variety of gifts, this year send a bank book, with a small property booklet to the recipient. We will supply a beautiful Christmas card, beautifully embossed in color, and have the book. Your present can be a single dollar or more—any amount you wish. Come to us and let us show you our plan.

**Pittsburgh Bank for Savings**  
Close to Postoffice, Smithfield and Fourth  
Capital and Surplus \$1,000,000.00

# The Pinch of Poverty—A Christmas Advertisement!

**It is hard to get into the Christmas spirit if you are feeling the pinch of poverty.**

Without at least a small sum laid by, you cannot enjoy the holiday spirit to the full. Gaining anxiety about what would happen, if your earnings suddenly stopped does not make for Christmas cheer. If you are in that pitiable condition now, plan to get out of it before another Christmas comes around.

Try the savings' plan of keeping the wolf from the door. 3 per cent interest, compounded semi-annually will add materially to your savings.

## Special Helps to the Thrifty

We call your particular attention to two ways in which we can help you. If you will give us the opportunity—by our CALENDAR SAFES for home savings and OUR CERTIFICATES OF DEPOSIT bearing interest.

These are only two ways of many in which this old and trustworthy institution can be of assistance to you in financial matters.

Don't let New Year's Day go by without making the resolution to start and maintain an account in this strong and helpful bank.

**This 1911 Calendar Safe will Help You Save.**

We will let you have a handsome calendar—free of charge, to use in your home to encourage saving. It is made of steel, handsomely finished, and of convenient shape to carry. Can be locked to safe or wall. Each day's sale from one penny to a silver dollar also tells. The money once put in cannot be taken out until the safe is brought to the bank to be unlocked and have contents "redited."

A handsome colored calendar for a month is given with each safe, and each month the safe is brought to the bank a new calendar is given. Prizes apply for children under twelve.

## A CHECK FOR CHRISTMAS

Money is a particularly agreeable present to receive at Christmas, or any time, for that matter.

In making a present of money the form is important. Currency (bills and silver) does not seem to be just the thing.

Gold coin is hard to get and is not convenient.

A check on your bank for the amount you desire to give is just the thing.

In order to give such a present you must have a bank account. It is worth starting an account just to be able to use checks in all your payments.

## Second National Bank

Cooperstown, N. Y.

Capital \$150,000      Surplus \$160,000  
Deposits \$1,400,000

CHARLES T. BREWER, Pres.      GEO. M. JARVIS, Cashier  
FRED L. QUAIN, Vice-Pres.      F. W. SPRAKER, Asst. Cashier

## A LIFELONG PRESENT

When you make your son or daughter a Christmas present by starting a savings account in the name of your child, you are making a gift which will last a lifetime.

It is not so much the actual amount of money represented by the first deposits which may be small as it is the fact that you are starting your child on a path of industry and thrift which will develop the best qualities in him and insure him a competence in future years.

Consider earnestly the far-reaching influences of such a Christmas gift as this.

Every Christmas we open a large number of accounts for children at the request of their parents.

From our observation, covering a period of many years, we know that such accounts as a rule show a healthy growth from year to year. Some of them develop into important business accounts later on.

We know that it is a good thing to teach children to young people, that the most practical way to do it is to show them the actual workings of a savings account.

Let your child learn what it means to save systematically and get the benefit of 3 per cent compound interest.

## Make Your Surplus Money Earn 3 per cent.

This Bank issues interest-bearing certificates at the rate of 3 per cent per annum from date of deposit payable any time after six months from date thereof, and within one year the amount may be transferred to the "Interest Department," for which books will be issued. No deposit of less than FIVE DOLLARS will draw interest.

The Certificate is negotiable and makes a good security for loans. To those who already have funds accumulated and want to have a fund on which they can draw in case of need, it is an ideal investment.

## The Best Christmas Gift in the World, for One Dollar

What is the best Christmas gift? Why, of course, the one that does the recipient the most lasting good. With a single dollar you can open a Savings Account with this strong bank for your boy or girl or any little friend to whom you wish to give Santa Claus.

The best Christmas Gift you can make is with the Union Savings Bank. It is made of steel, handsomely finished, and of convenient shape to carry. Can be locked to safe or wall. Each day's sale from one penny to a silver dollar also tells. The money once put in cannot be taken out until the safe is brought to the bank to be unlocked and have contents "redited."

A handsome colored calendar for a month is given with each safe, and each month the safe is brought to the bank a new calendar is given. Prizes apply for children under twelve.

Bank books for Christmas gifts are put up in special envelopes, beautifully embossed with holly in colors.

## The Union Savings Bank

"Where Savings Are Safe"

Capital and Surplus, \$1,500,000

Pick Building, Pittsburgh.

## Teach the Children to Save

A Bank Book with a Dollar to teach it makes an interesting Christmas present for a child. It will put the recipient going to the right direction. Children need to be taught to be thrifty, and this is the way to teach them.

**PITTSBURGH BANK FOR SAVINGS,**  
FOURTH AVE. AND SMITHFIELD ST.  
OPEN ON SATURDAY UNTIL 10 O'CLOCK AT NIGHT  
CAPITAL AND SURPLUS \$1,000,000.00

## START A BANK ACCOUNT FOR YOUR BOY'S MERRY XMAS

YOUR OWN Santa Claus has a Bank Account!

CREATE OR CRUMBLE. Even the smallest child can create a foundation for a bright future. By starting a bank account, you can give your child the best Christmas gift of all. The child who has a bank account and a habit of saving will grow up to be a man of means. The child who does not will grow up to be a man of want.

Make OUR Bank YOUR Bank.

We pay liberal interest on all deposits.

**CITIZENS BANK AND TRUST COMPANY**



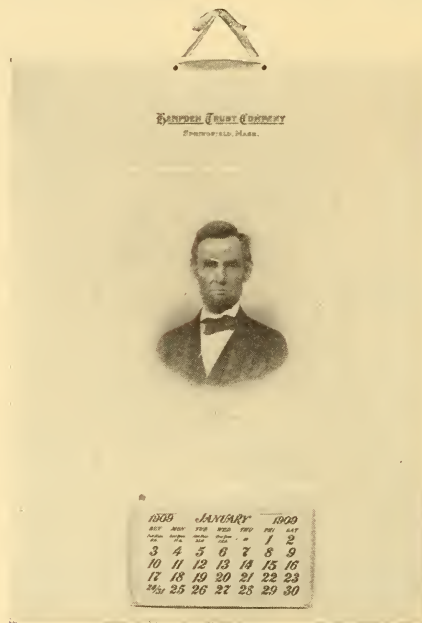


## CHAPTER X

### CALENDARS

**B**ANKS have become large users of art calendars during the past few years. The bank that puts out something distinct and exclusive each year certainly impresses its name indelibly and favorably upon the minds of the community.

If an art calendar is of the right sort, illustrating a subject that appeals to the people, it hangs in a conspicuous place in the home for a year and sometimes longer. It does not go into detail, but it tells its



CALENDAR OF THE LINCOLN CENTENNIAL YEAR.

story over and over both to those in the home and to their friends and neighbors. It is worth while that a majority of a large population, when it thinks of a bank, should think of your bank. That is what calendar advertising does.

Art and utility can be combined in a calendar so that it is a useful and highly appreciated gift to your customers. For general distribution the calendar pad should be fairly large so that the dates can be easily read. Some date pads are so small and there is so little contrast



between the paper on which they are printed and the type, that their utility passes almost to the vanishing point.

The subject matter of a calendar may be anything that an individual may fancy. The buyer, however, should remember that he is not buying for himself alone and should endeavor to select a subject that is sure to appeal to many persons. Whenever possible, it is well to have an appropriate subject, one that suggests some phase of the banking business to which the wording of the ad. may point. In one instance a bank used a picture of a row of bulldogs, the title of which was, "The Committee of Safety." The ad. used suggested that the directors of that bank were a committee of safety for the depositors. In another instance a painting entitled "Safely Guarded," was used and a line on the calendar read, "The officers and directors of this bank place every safeguard about the funds of depositors."

---

The Waco (Tex.) State Bank annually sends out a maturity calendar, which is a useful present for cashiers, bookkeepers, note clerks, bill clerks and everyone who has to figure maturity paper at thirty, sixty and ninety days.

---

The Northern New Jersey Trust Company, Edgewater, N. J., used a postcard series, a different card every month, carrying a current calendar and some good advertising of the institution.

---

The West End Savings Bank & Trust Company of Pittsburgh sent out with its calendar this little preachment:

#### A YEAR OF OPPORTUNITY.

As you use this calendar day after day and month after month through the year 1912, the message that we would have it bring you is one of OPPORTUNITY—especially opportunity to get ahead financially.

It is the function of the church and the school to help people build a moral and mental foundation for life. The savings bank stands for INDUSTRY and THRIFT in material things.

Practically all of the world's great men have gone on record as to the wisdom of wise economy of time, resources and money. But even if this were not so, your own observation and experience are sufficient to point out the path of saving rather than that of prodigality. The former almost invariably leads to success; the latter almost invariably, to failure.

If you have not yet started on the highway of thrift, begin now and consider each day of this year an opportunity to make progress in that direction.

If you will make an iron-bound resolution to save a portion of every dollar you earn this year, you will surely get ahead.

There can be no other result.

And do not forget that having an interest-bearing savings bank account is both an aid and an incentive toward making the most of your opportunities.


This strong old institution pays FOUR (4%) PER CENT. compound interest on savings. You can open an account with as small a sum as One Dollar.

Trusting that 1912 will indeed be A YEAR OF OPPORTUNITY for you and that you will prosper in it, I am,

Yours respectfully,

H. S. HERSHBERGER, Treasurer.

## DON'T BE A KNOCKER



Hide your little hammer and try  
 to speak well of others.  
 When a stranger drops in,  
 jolly him.  
 Don't discourage him by speak-  
 ing ill of your neighbors.  
 There's no end of fun minding  
 your own business.  
 It makes people like you.  
 No one admires a knocker.

**1908 ~ JANUARY ~ 1908**

SUN.	MON.	TUE.	WED.	THU.	FRI.	SAT.
<small>H. Mass. 24</small>	<small>F. Conn. 10th</small>	<small>F. Mass. 11th</small>	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	<small>L. O. Cal. 5th</small>

**The Rand Co. N. Y.**    North Tonawanda  
New York

GOOD ADVICE ON A CALENDAR.

The Peoples State Bank of Detroit, Mich., issued a "Business Calendar for the United States and Canada, 1913-1914." It contains facts about days of grace, interest rates, holidays, the negotiable instruments law, etc.

The Citizens National Bank and the Raleigh Savings Bank and Trust Company of Raleigh, N. C., have used an "Every Day Almanac and Home Helps" publication.

---

The Lumberman's State Bank of Bruce, Wis., sends a letter with its calendar souvenir. An officer says:

These were done by one of our circular letter houses, and the names added in like type. We had a very good job of work done, and the ribbon was a perfect match, as the order was placed with the understanding that the job would not be accepted unless it was. The letters were all signed by the writer and enclosed was a card, self addressed. No calendars were given out under any circumstances unless the card was returned either by mail or personally. So far as the subject matter of the letter is concerned, we know it might be vastly improved. However, in announcing the offer of these calendars we aroused curiosity as to the subjects. Our aim was from the kindly expression of the letter to impress upon the recipients the fact of our existence, and by the use of the card make them call at our bank or retain their interest in the calendar and in us for a sufficient length of time to associate this bank fully in their mind and stamp it there for a period of time. We have followed out this plan for a number of years, and we have had many compliments on it. We always aim to give good value in our souvenir.

A calendar letter sent out by the Mechanics Bank of New Haven, Conn., was as follows:

Dear Sir:

We take pleasure in advising you a copy of our calendar for the promising year nineteen hundred and twelve has been placed in the mails for you.

Should it come out on time and in good order, and even get hung on the same old nail, it would give us satisfaction to know it.

Should it fail to arrive, we will send you another copy if you will give us the chance.

The chief value of a calendar is, of course, prospective. With retrospect it has little to do. It presents days to come for deeds undone. It deals largely with futures. Starting out with days aplenty and opportunities abundant, it hangs on until neither day nor opportunity is left us in the year for which it stands.

This calendar will reach many who have kept company with us since they first began to use a bank. Good old friends and clients: Your confidence, your constancy, your coöperation, are more appreciated each passing year.

The calendar will also go to some who have, during the year nineteen hundred and eleven, first entrusted to us the care of their banking business.

This seems a good time and place to say to such that we appreciate the opportunity you have given us and shall endeavor to so use it that our business connection shall be long and increasingly agreeable.

This calendar will also go to some who have not as yet opened an account with us. We realize that confidence is a plant of slow growth and that such actions are not to be governed by a time table. Nevertheless, we hope, ere this

calendar year is used up, that a financial relationship shall be established between us.

Our new and commodious banking building at Seventy-Two Church street, next to the Postoffice, will be ready about February first, where there will be a special department for ladies; a round door vault offering the best and most modern burglar and fireproof equipment for safe-deposit business; and a location so central that it should appeal to all.

Cordially,

W. H. DOUGLASS, President.



A DESK CALENDAR

(Courtesy of Brown & Bigelow, St. Paul.)



## CHAPTER XI

### THE BANK HISTORICAL

THE argument of age is one of the very strongest that any bank can use to prove that it is worthy of the confidence of prospective customers.

If an institution has lived and prospered for twenty-five, fifty or a hundred years, it is reasonable to believe that it is stable and will continue to live and prosper indefinitely.

Any financial institution, therefore, is fortunate when it is in a position to call attention to its long and successful service in the community. Many banks are doing so by getting out attractive and interesting booklets, combining in their contents historical matter and information about facilities and service.

"State Street" is the title of a booklet of this sort issued by the State Street Trust Company of Boston, Mass. This "Brief Account of a Boston Way" is ably written and quaintly illustrated, the originals of many of the cuts used being part of the decorative scheme on the walls of the company's building.

The Chatham National Bank of New York, now merged to form the Chatham and Phoenix National Bank, some time ago got out a booklet calling attention to the fact that it had been doing business at Broadway and John Street since the middle of the last century.

The booklet gave an outline of the history of Chatham Street and some of its landmarks. The illustrations consisted of pictures of New York more than fifty years ago and of events that happened about that time. There were also good views of the interior of the bank.

The Fulton Trust Company of New York issued an interesting life of Robert Fulton. It contained no advertising aside from the name of the company.

"The Story of a Successful National Bank and How it Grew" is the title of an attractive booklet issued by the North Adams National Bank of North Adams, Mass. This is an especially good piece of advertising literature because it devotes a due amount of space to an account of the facilities the institution has to offer the public. In addition it gives an historical sketch of the bank and its founders.

The Guardian Savings & Trust Company of Cleveland, Ohio, got out a handsome booklet in antique style. Its scope and purpose are indicated by the title: "Yesterday and To-day, Being a Story by Word and

Picture of the Growth of the City of Cleveland and of One of the Leading Institutions Thereof."

"Ye Story of ye Oldest Bank in America" is the self-explanatory title of an interesting little book printed for the Bank of North America in Philadelphia. It contains some valuable historical data about our early struggles to get a good currency and tells how Robert Morris, the financier of the Revolution, founded "The Bank of North America," which was chartered by the Continental Congress in 1781.

One of the New York City banks took advantage of the historical idea by telling about "The Old Wall Street" in an attractive booklet worked out along lines similar to those described in connection with other booklets.

In "The Life Story of a Bank" the Bridgeport National Bank of Bridgeport, Conn., summarized the first hundred years of its history, giving portraits of its presidents and views of its various homes. This is the opening paragraph: "One hundred years of active usefulness constitutes a career to be viewed with pride and satisfaction. The length of the lifework of the individual who attains great age is shortened by the periods of infancy and youth and by the ills and infirmity of advanced age, but an institution may spring into being full grown and matured, and with increasing years constantly broaden in usefulness to the community which it serves, by reason of its added experience and resources, and the character of those who are drawn into connection with it."

The Brooklyn Bank in a covered leaflet entitled "Interesting Bits of History" gave some of the important facts in the history of that important part of New York City. It was well illustrated and made an apt connection between the history of the city and that of the bank.

The National Bank of Commerce of Detroit printed with its statement folder a sketch of the "Griffon," the first vessel of commerce which arrived at the site of Detroit in 1679, and also a picture of Detroit's imposing skyline of the present.

With a statement the National Bank of the Republic of Chicago printed the prophecy of La Salle, who in 1671 on the site of the future Chicago predicted: "This will be the gate of the empire, this the seat of commerce."

"A Pioneer Bank" is the name of a booklet issued by the Peoples Savings Bank and Trust Company of Moline, Ill. It contained interesting historical data and illustrations. Among the latter were reproductions of the bank's first business card and of the original notice of the Comptroller of the Currency giving the bank authority to do business.

"The Bank Historical" is the title of a handsome book issued by the

Bank of Pittsburgh, National Association. As indicating the style of the reading matter the following paragraph will suffice:

"Pittsburgh and the Bank of Pittsburgh have grown up together. The bustling, hurrying municipality that is now the industrial centre of the world was merely a country village of less than 5,000 inhabitants when the Bank of Pittsburgh was organized and all through the years that have passed since then the city and the bank have grown together steadily and substantially."

"Through Fifty Years, the Story of a Bank's Progress," was issued by The New York County National Bank in commemoration of its semi-centennial anniversary. This book confines itself strictly to the history of the institution, not branching out into any general historical allusions.

A booklet of the First National Bank of Boston, Mass., outlines the history of the institution and reproduces an interesting picture of the "Manufactory House" in Long Acre (Tremont) street which for a long time was occupied by the Massachusetts Bank, one of the direct antecedents of the First National.

**The  
Center of an Industrial Empire**



LITTLE did the first settler at the source of the Ohio, dream of the vast empire of industry he was founding. And yet, had he intended to establish here the industrial center of the country, he could not have chosen better, for such has Pittsburgh become.

Her blazing furnaces, her smoking chimneys and her busy factories proclaim her "the nation's forge and anvil," the workshop of the New World.

Her varied products, made in 5,000 factories and mills, by 350,000 workmen, are used in all lines of human activity in all parts of the world.

Continually busy are her rivers and railroads for it is their task to transport her 160,000,000 tons of freight annually.

To finance her industries, Pittsburgh has many banks, strong and conservative. In the front rank of these is the MELLON NATIONAL BANK, one of the twenty big national banks of the land, with capital and surplus of \$60,000,000 and resources of \$45,000,000.

Its hundreds of DIRECT correspondents receive the best of banking service. This same service is offered to other banks, bankers and trust companies in all parts of the country.

Write for a proposition.

**MELLON NATIONAL BANK  
PITTSBURGH**

AN HISTORICAL BANK ADVERTISEMENT.

A California bank in one of its advertising booklets reproduced a photograph of the bank building in 1867 and a newspaper clipping of the article announcing the incorporation of the bank.

THE FLORIDA TIMES UNION, JACKSONVILLE, FLORIDA, THURSDAY, MAY 1, 1913

# BARNETT NATIONAL BANK

## THIRTY-SIXTH ANNIVERSARY GREETINGS

May First, Nineteen Hundred and Thirteen Marks the  
Thirty-Sixth Anniversary of Our Business Career.

### HISTORY

**T**ODAY WE BEGIN our thirty-sixth year of business life as bankers in Jacksonville. During this time, the life of a generation of men, we have weathered pestilence, freeze and fire, passed unharmed through disastrous speculative periods, and the past years of 1904, 1907 and 1909, meeting all our obligations and discharging all our trusts with absolute fidelity.

As Jacksonville has grown from a small town to its present proportions we have advanced with its growth, our strength is a source of pride to its citizens, who rightly judge that no surer test of the prosperity of a community can be found than is given by its financial institutions.

Thirty-six years' contact with local business conditions has put us in a position to aid with our experience Florida's business men.

BARNETT NATIONAL BANK

### POLICY

**Y**OUR ACCOUNT will be welcomed, whether it be large or small, at this bank, where you are assured of absolute security and the most courteous service.

Our desire is to serve you. If ever we cannot do what you want, it will not be for lack of effort on our part, but because our business judgment, based on years of experience, tells us it would not be wise banking.

Security for our Depositors is our first thought; our ample capital, surplus and undivided profits, with the supervision of the National Government, making this unquestioned.

We have Bank Accounts, Commercial Accounts, Individual Accounts, Accounts by Mail, Savings Accounts.

Four per cent interest paid in the Savings Department.

Safe Deposit Boxes for rent in our Crime Steel Vaults.

Traveler's Checks and Letters of Credit issued on all parts of the world.

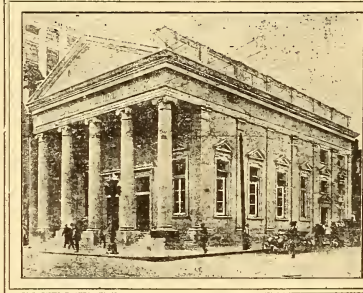
Special attention given to collecting notes given in payment for real estate.

BARNETT NATIONAL BANK

1877

THE  
OLDEST  
BANK  
EAST OF  
TALLA-  
HASSEE

1913



1877

SINCE  
1881  
THE  
LARGEST  
BANK IN  
FLORIDA

1913

### Report of Condition of

## The Barnett National Bank of Jacksonville

AT THE CLOSE OF BUSINESS

April 30, 1908

April 30, 1913

RESOURCES		LIABILITIES	
Loans and Discounts	\$3,678,922.94	Capital	\$ 750,000.00
Premium Account	23,218.87	Profits	8,791.29
U. S. Bonds	622,500.00	Bonds Borrowed	36,500.00
Bonds and Securities	981,544.67	Circulation	292,500.00
Banking House	110,000.00	Deposits	4,484,514.48
Cash on Vault and Due from Banks	1,637,591.65		
	\$5,512,116.74		\$5,512,116.74

RESOURCES		LIABILITIES	
Loans and Discounts	\$3,196,280.77	Capital	\$ 750,000.00
Premium Account	12,000.00	Surplus and Profits	615,170.40
U. S. Bonds	430,000.00	Dividends Unpaid	238.00
Bonds and Securities	212,118.61	Circulation	275,597.50
Banking House	174,000.00	Deposits	6,687,870.19
Other Real Estate	90,110.00		
Due from U. S. Treasurer	19,000.00		
Cash on Vault and Due from Banks	7,182,976.78		
	\$5,476,674.09		\$5,476,674.09

Increase in Total Resources in Five Years .....\$2,964,363.35

### DIRECTORS:

W. D. BARNETT  
JOHN G. CHRISTOPHER  
J. H. CROSBY  
W. A. BOKES  
H. E. HARKINSHEIMER  
BAINBRIDGE RICHARDSON  
ROBERT E. WHEELER

E. CALOG  
GEO. R. DESAUSSEURE  
HARLOW EARNETT  
A. G. CUMMER  
FRANK ADAMS  
N. ADAMS  
J. C. CHASE

D. H. DODD

### OFFICERS:

W. D. BARNETT Chairman of the Board  
FRANK ADAMS President  
GEO. R. DESAUSSEURE, Vice Pres.  
A. G. CUMMER, Cash. First  
C. S. LITTLE, Asst. Cashier  
GEO. A. KIRK, JR., Asst. Cashier

A FULL PAGE BANK ANNIVERSARY ADVERTISEMENT.

In a Sunday issue of the "Herald-Dispatch," of Huntington, W. Va., the First National Bank of Huntington ran a full page advertisement, which carried out a very good idea in a novel way. It is not at all un-



usual for a bank to publish, side by side, its earliest and latest statements, but this bank had line cuts made of the actual statement blanks filled in. The first call statement was dated April 24, 1884. Nothing less than a full page would have answered for an advertisement of this kind, and even at that a good deal of the matter was rather fine for ordinary eyes.

---

The National Nassau Bank of New York gave out a terra cotta wall plaque or medallion, bearing the bust of William II. of Nassau, from whom Nassau street, and thus indirectly the bank itself, takes its name. This historical account accompanies the plaque:

In olden days Nassau Street had a much homelier and longer name. A certain old Dutch woman opened a pie shop somewhere along its length and her pies won so much local fame that the thoroughfare on which she lived was called "The Street That Leads by the Pye-Woman's."

It was not much of a street in those days, and wheeled traffic could not well go through it. For in 1696 one Captain De Kag begged that a wagon road be constructed, leading out of Broad street to the street that leads by the pye-woman's, leading to the commons of the city.

William, Prince of Nassau, of the house of Orange, was a bright figure in European politics at the time when a shorter and more suitable name was sought for the newly improved street that passed the pye-woman's door.

Moreover, the Prince of Nassau was a Dutchman. And the Dutch were still a large proportion of New York's population. So the thoroughfare was named Nassau street.

---

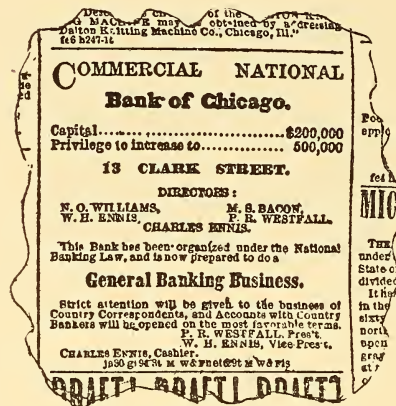
The first national bank in operation in the United States was the First National Bank of Davenport, Iowa. It was given charter No. 15, but owing to the enterprise of Austin Corbin and its other founders it did not wait till July 1, 1863, when most of the earliest national banks opened their doors, but it began business Monday, June 29th, 1863, and for two days enjoyed the honor of being the only institution in the whole country operating under the National Bank Act.

It was very fitting, therefore, that in 1913 this bank should celebrate the fiftieth anniversary of its founding. This the bank did by issuing a splendid historical volume of 175 pages. The book was illustrated with portraits of the bank's nine presidents and pictures of its old and new homes.

Another of the earliest national banks was The First National of Chicago, whose charter is No. 8, and this great bank also signalized its fiftieth anniversary by getting out a handsome and substantially bound book of 87 pages.

The Merchants-Laclede National Bank of St. Louis issued an attractive brochure giving historical matter regarding early St. Louis. It was entitled "Laclede, the Founder of St. Louis." When the banking room of the Merchants-Laclede National Bank of St. Louis was remodeled, a place of honor was made above the entrance. It was decided to put there the bust of Laclede, whose name had been borne by the institution nearly half a century. The time was deemed fitting to recall the founder's personality and to present a concise narrative of the founding, with the reasons why St. Louis may feel pride therein.

In a folder the Commercial National Bank of Chicago reproduced the notice of authorization for the bank to commence business.



FIRST ADVERTISEMENT  
 From Chicago Tribune, January 30, 1865.

THE BANK AD. PRIMEVAL.

signed by Hugh McCulloch, the first Comptroller of the Currency, and also its first newspaper advertisement and first published report. The old newspaper advertisement is shown herewith.

Another historical bank publication is a cloth-bound book entitled, "A Century of the National Bank of the Northern Liberties of Philadelphia." The book, consisting of over fifty pages and thoroughly illustrated by half-tones, is a model for a commemorative work of that kind.

The Commercial National Bank of Shreveport, La., issued an interesting half century Confederate memorial calendar. It gave portraits

of leaders of the Confederacy, reproductions of the Stars and Bars, monuments, a map of the Southern States, and on the back of the calendar were Confederate songs and poems.

---

The Naugatuck (Conn.) Savings Bank issued a booklet entitled:

A Tribute to the Thrift and Saving of the People of

NAUGATUCK AND VICINITY

In Commemoration of the

FORTIETH ANNIVERSARY

of the

NAUGATUCK SAVINGS BANK

And the Opening of its New Banking House.

Banks issuing histories of this nature perform a real service to their communities by preserving historical data concerning the community itself.

---

The First National Bank of Boston presented a booklet giving "A Brief History of American Currency, from Wampum to Nickels," which was very interesting and of permanent value.

---

How to use the historical idea in a bank advertisement without losing sight of the bank at all is shown by this advertisement:

#### BACK IN 1810.

The first savings bank was founded in 1810 by Good Doctor Duncan, a Scotch minister. It was not a success at the start. Many people preferred the clock, the stocking and the teacup in the cupboard for safety. Nor were they any more foolish than are many persons in this year 1911, with all the conveniences of the modern bank nearby.

This bank is an established business—a part of the life and business of this community. It is worthy of the confidence of the people. Its officers and directors are men whose business experience is broad—their integrity unquestioned.

FARMERS AND PRODUCERS NATIONAL BANK

Sistersville, West Virginia

---

One of the most pretentious bank historical works ever issued is the history of the first century of the Merchants National Bank of the City of New York, compiled from official records at the request of the directors by Philip G. Hubert, Jr. It is a handsomely bound and illustrated book of over 200 pages, covering very completely the history of this bank from 1803 to 1903.

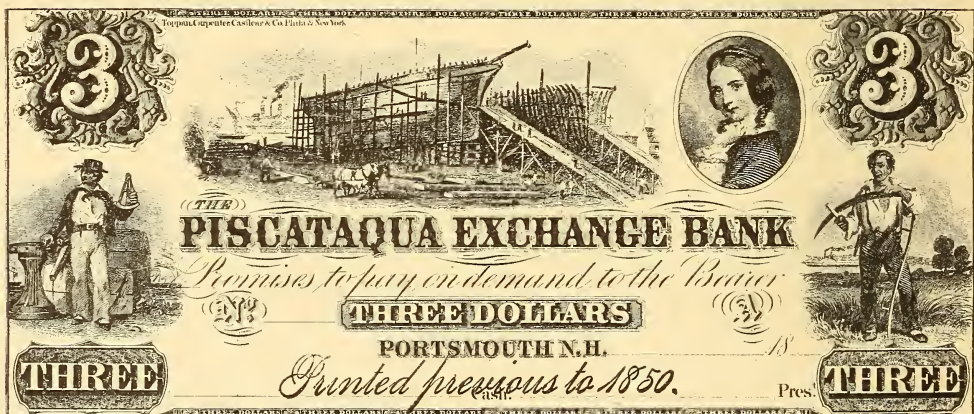
Upon entering its new home in lower Broadway, New York City, the Guaranty Trust Company published an article by F. W. Ellsworth on "Broadway and Liberty—Yesterday and To-Day," an excerpt from which follows:

The very first building to be erected on Manhattan Island by civilized man was a trading house built in 1613. It was located down at the southern end of the island not far from the foot of Broadway. Unpretentious it was, and exceedingly crude—indeed, the histories speak of it not as a "building" but as a "hut." Nevertheless, its purpose and location were alike significantly prophetic, for to-day nowhere in the New World is there a business neighborhood which rivals in wealth and importance the scene of this early structure. Little did the builders suspect that in later years there would grow up on this same island a city numbering millions, and that almost within a stone's throw of their modest little hut there would one day be a business community which would be the very center of the trade and commerce of the Western Hemisphere.

It is fitting and appropriate that in this year of our Lord 1913—exactly three hundred years afterward—we should celebrate the completion of another building devoted also to business, whose location likewise is on Broadway and in that neighborhood which witnessed the rearing of its humble forbear three long centuries ago.

The National Bank of the Republic, Chicago, in one of its booklets quotes the explorer La Salle standing on the site of Chicago as follows:

This is the lowest point on the divide between the two great valleys of the St. Lawrence and the Mississippi. The boundless regions of the West must send their products to the East through this point. Everything invites to action. The typical man who will grow up here must be an enterprising man. This will be the gate of empire, this the seat of commerce.



A VERY OLD BANK NOTE.



## CHAPTER XII

### THE CONTEST IDEA

**C**ONTESTS of various kinds have proved very efficacious in stimulating popular interest in banking institutions, and undoubtedly have brought business, directly or indirectly, to the banks which have conducted them.

A popular contest creates a great deal of discussion and arouses such general interest that the bank gets a lot of valuable free publicity from it. Then if an exhibition is held at the bank it brings people into the building and provides an opportunity for personal contact between the bank officers and the public. When prizes are announced, there is another opportunity to bring the bank to the favorable attention of the public, much of the publicity being secured without cost.

Following are facts concerning a variety of popular contests which banks have conducted with success, not only from the standpoint of the bank's own interests, but also from that of the general good of the community at large:

The Cleveland Trust Company, to stimulate habits of thrift in the children of Cleveland and vicinity, announced twenty prizes for the best essays on the subject "Saving Money," to be written by children under fourteen years old attending school in Cleveland and its suburbs.

First prize, \$25.00; second prize, \$20.00; third prize, \$15.00; fourth prize, \$10.00; sixteen prizes, \$5.00 each.

Essays to contain not more than 350 words; to be written in the child's own handwriting and mailed to the Cleveland Trust Company within a month. Names, ages and addresses of contributors to be sent in with essays, but on separate pieces of paper.

Six hundred and fifty-three essays competed for the prizes.

The first prize essay, written by Dorothy Rose, thirteen years old, was as follows:

A long time ago—when I was a kindergartener—somebody I like very much bought me a little clock. It was a dear little clock that looked like a wee house, and it had an opening in the roof through which I could drop my pennies—for the little clock was a timepiece, and a house and a savings bank all in one.

And somebody I like very much wrote a verse about the clock and pasted it on the back. Here it is:

I put my pennies in a clock—  
Although that may seem funny,  
And when I hear the tick-a-tock  
It tells me time is money.

The little clock still sings its song of savings, for it is a stout little clock and hasn't minded in the least the many shakings I have given it. I don't often overfeed it, although on several occasions it has choked up and been taken to a downtown bank to be relieved—always coming home as cheerful and hungry as ever.

I think I owe my little clock something more than winding and dusting. It has taught me the pleasure of saving—for it surely is a pleasure when you measure it by results. My savings have been small, smaller than they should have been, no doubt, but there is a modest balance in a downtown bank that waits my call—and grows as it waits.

I haven't thought much on this subject of "Saving Money," but there are two or three ideas that impress me.

In the first place, I never missed the pennies and nickels and dimes I saved, and my little balance in the savings bank brings a pleasant feeling when I remember it is there and always growing—through interest and additions.

The possession of this balance gives me a comfortable sense of ownership and a feeling of mastery—for my money is working for me, day and night, hour after hour, steadily, uncomplainingly—like the little clock on my table upstairs.



A BANK THAT ENCOURAGED FRUIT GROWING.

The Iowa State Savings Bank of Burlington, Iowa, announced its annual Seed Corn Contest as follows:

We desire to announce that this bank will hold a Seed Corn Contest at about this time next year. There will be ten cash premiums offered for the best yellow corn, and five cash premiums for the best white corn. A cash prize of \$10 will be paid for the three best hills of corn.

Fifty-two dollars in cash was the first premium paid for the best ten ears of yellow corn at the contest just held. Get busy and come in for a share of this at the next contest.

---

The Wachovia Bank and Trust Company of Winston-Salem, N. C., announced a tobacco-growing contest as follows:

For the purpose of stimulating the farmers of this tobacco belt to better and more profitable tobacco-growing, the Wachovia Bank and Trust Company offers the following prizes:

First—For the largest number of pounds of flue-cured tobacco grown on one acre of land, three prizes; First, \$50.00; second, \$30.00; third, \$20.00.

Second—For the largest number of dollars realized from the flue-cured tobacco grown on one acre of ground, three prizes. First, \$50.00; second, \$30.00; third, \$20.00.

Third—For the largest number of pounds of air-cured tobacco grown on one acre of ground, \$25.00.

Fourth—For the highest average price for all the air-cured tobacco grown on one acre of ground, \$25.00.

---

Referring to this tobacco contest a bank officer said:

This was the best publicity we have had. It did more to attract attention among the thousands of farmers who sell tobacco on this market than anything we have attempted and it stirred up our own town people. The result must be beneficial to the bank and to the town for it brought town and country nearer together.

The local newspaper account read:

Who would have thought that there was a single acre of land in this section that could produce two thousand pounds of tobacco in the dryest year this section has experienced in thirty years? Yet this has been done—not only by one man, but by others. And who would have thought that any one acre of land in this section could produce as much as three hundred dollars' worth of tobacco under such weather conditions as we had this year? Yet this feat was accomplished, as proven by the sale last Wednesday.

There were eight prizes offered by the banking house, open to the farmers of Forsyth, Surry, Stokes, Yadkin, Alexander, Caldwell, Davie, Davidson, Guilford, Iredell, Rockingham and Wilkes counties in this State and Patrick and Carroll counties, Virginia. About two hundred and fifty growers originally entered, but the seasons were so unfavorable during the summer months that all but forty-two became discouraged and dropped out of the contest.



The sale was held Wednesday, beginning at nine o'clock. Each warehouse here had some of this tobacco and the best buyers from each firm attended the sales. Much interest was manifested by the public in this sale, there being so many people about the tobacco that the buyers had difficulty in getting to it.

The yield from forty-two acres in question aggregated 56,634 pounds, which shows that on an average 1348½ pounds were produced to the acre. The 56,634 pounds sold for \$6,617.85, an average of \$11.66 per hundred. This is something over two dollars higher than the general market average at this time. Each acre produced on an average \$157.57 worth of leaf.

---

The Guaranty Trust and Savings Bank of Jacksonville, Fla., offered cash prizes for the best designs for the front cover of "Progress," its monthly house organ. Our criticism of this contest is that it interests only the comparatively few persons who have artistic ability. An essay writing contest probably would interest more persons, because everybody can, or thinks he can, write. Or the prize contest could be open to those who suggest ideas as well as those who execute them.

---

A Chicago bank's savings department carried on a New Account contest, offering to employes of the bank a prize of \$75 for the largest number of points and \$50 for the second highest on this basis:

For securing accounts of \$5,000 and up .....	250 points
For securing accounts of \$2,500 to \$5,000 .....	150 points
For securing accounts of \$1,000 to \$2,500 .....	120 points
For securing accounts of \$500 to \$1,000 .....	90 points
For securing accounts of \$250 to \$500 .....	75 points
For securing accounts of \$100 to \$250 .....	60 points
For securing accounts of \$25 to \$100 .....	45 points
For securing accounts of \$5 to \$25 .....	30 points
For securing accounts of \$1 to \$5 .....	6 points

Daily bulletins were posted showing the progress of the contest and the standing of the contestants.

During the last week it is said that accounts came in at the rate of 175 a day, sixty employes being engaged in the contest.

---

The First National Bank of Joliet, Ill., thus describes its corn contest:

"Our Corn Contest, held on October 19, 20 and 21, was a great success. All our farmer friends came to town and seemed to have a good time, and we had just as much fun as they did.

"The executive council of the farmers' banquet very kindly took charge of the contest for us, and to them is due all of the credit. This committee had entire charge of the judging, and for this purpose they employed Dwight Funk of Bloomington, who is looked upon as one of the best corn judges in the state. Between sixty and seventy farmers entered corn in this contest."



The Rockford (Ill.) National Bank announced its 1913 corn contest in this letter:

DEAR SIR:

The situation is this: In order to increase the yield of corn per acre we must fertilize the soil; then the question of what fertilizer to be used arises. This question is answered very plainly in the enclosed circular containing valuable information about fertilizer, from the Agricultural Station of Illinois University.

This corn contest is only one step toward creating an interest that should be uppermost in every farmer's mind. All we can do is to offer gold to encourage this movement. The rest is up to you. Will you do it?

Your boy will see the day when the yield will have to be larger. Start him now; get him interested; it is the finest future imaginable.

We again offer you through the Winnebago County Farmers' Institute two hundred dollars in gold for the largest acre yield of corn in Winnebago County.

The prizes to be divided as follows:

First Prize .....	\$100.00 Gold
Second Prize .....	60.00 Gold
Third Prize .....	20.00 Gold
Fourth Prize .....	10.00 Gold
Fifth Prize (See below) .....	10.00 Gold

The fifth prize is for the best exhibit of ten ears at

#### THE ROCKFORD NATIONAL BANK.

Those winning prizes, and those entering ten ears in the exhibit at the BANK, must have ten ears at the BANK one week before the meeting of the Farmers' Institute at Rockford, Ill.

It is understood that all CORN brought to the BANK shall be the property of THE ROCKFORD NATIONAL BANK.

The acre is to be measured and weighed by judges chosen by the Winnebago County Farmers' Institute. Water Free Basis analysis.

All farmers entering the CONTEST are required to register their names and addresses at THE ROCKFORD NATIONAL BANK in the TRUST BUILDING on or before June first, 1913.

For further information inquire at

#### THE ROCKFORD NATIONAL BANK.

H. S. BURPEE, Cashier.

The Central Wisconsin Trust Company, Madison, Wis., had a "One Hundred Dollar Name Contest," the rules of which were:

The plan is simple—It provides for a regular monthly deposit of but Seven Dollars with this company for a period of ten years. Your deposits will earn interest during that time, and at the end of ten years, while you have actually deposited but \$840, you will receive the sum of One Thousand Dollars.

Here are some plain figures:

\$7 a month for one year, 7x12.....	\$84.00
Total amount deposited in ten years.....	840.00
Amount paid to you at end of ten years.....	1,000.00
Amount of interest your money has earned .....	160.00

We want a name which will be suitable for this plan of saving—a name that will be short and straight and to the point. You perhaps can think of a good name and if it proves to be the one selected you will receive the prize of ONE HUNDRED DOLLARS.

Rule 1. Name must not contain more than four words.

Rule 2. All names must be submitted strictly as follows: Write the name on the outside of an envelope. Write your own name and address upon a separate slip paper and enclose in the envelope and seal it. Then either bring or mail to this office. If mailed, put first envelope in a second envelope and address Central Wisconsin Trust Co., Madison, Wis.

Rule 3. Contest will close sharp at 12 o'clock noon, Dec. 1st. Names submitted after that hour or bearing postmark showing that they were mailed subsequent to that hour will not be considered.

Rule 4. All names will be finally considered by the officers of this company sitting as contest judges and announcement of the winner will be made through the Madison newspapers on December 10, when \$100.00 will be given to the winner.



CORN EXHIBIT OF THE LAKE COUNTY BANK, MADISON, S. D.

The First State Bank of Hillsboro, Texas, announced a Corn Growing Contest as follows:

Realizing the importance of the policy of the Texas Industrial Congress in its work of upbuilding the agricultural interests of Texas, and, with a desire

on our part of further interesting you in raising more and better corn, we have inaugurated a corn contest, believing that the conservation of the soil and adoption of better cultural methods of corn growing is so vital to the agricultural, commercial and industrial interests of our country, that every effort should be made to encourage the farmers along these lines.

---

A news item from Eufala, Ala., said:

In the corn raising contest for which prizes were offered by the Bank of Eufala and the Central Railroad Company of \$50 each in gold for the greatest number of bushels produced upon one acre, Charles G. Mercer of this city has been pronounced the winner.

Mr. Mercer cultivated 40 acres along the banks of the river in Quitman county, Ga., from which it is estimated he will gather approximately 5000 bushels.

**Graduates of 1914, Attention!**

**The Ticonic National Bank of Waterville, Maine**

celebrates its one hundredth anniversary next year, and to signalize the event offers the following prizes.

\$50 for the best account of the historical events of the year 1814.  
 \$25 for second best account.  
 \$10 for third best.

The competition is open to all pupils of high and preparatory schools in Cennebec and Somerset Counties who are to graduate in 1914.

The winning article will be printed in the Bank Almanac for next year.

For particulars write H. D. Bates, Cashier, Waterville, Me.

---

#### AN HISTORICAL CONTEST

---

To promote better apple crops by spraying and scientific culture of the trees, the Peoples Savings Bank of Zanesville, O., held a fruit show. Five varieties of apples were specialized, and a prize of \$5 for the first in size and beauty, and \$3 for the second in each variety was given. In order that all growers might contest, however, the bank gave a \$5 and a \$2 prize for the best specimens of any variety not specialized. The competition was open to Muskingum county residents only, and five specimens of each variety were necessary in order to compete.

---

Referring to the newspaper advertisement reproduced herewith, W. B. Nichols, president of the First National Bank of Dinuba, Cal., writes:

My idea is that the children will take this into their homes and talk it over with their parents and in that way will get them interested with us, and, furthermore, as the boys of to-day will be the business men of to-morrow, the

quicker we can get in touch with them the more apt we will be to retain them when they are in business for themselves.

The news item regarding the contest was as follows:

The fact that the First National Bank has decided to show an interest in educational affairs by offering to school pupils a cash gold prize for the best advertisement written will have a tendency to flood that institution with advertising matter. In an interview on the subject, President Nichols said: "Yes, we will give to the school girl or boy writing the best Bank Advertisement a cash prize of \$10.00; to the second best \$5.00 and the third \$3.00."

This offer is open to members of the Dinuba and Orosi high and grammar schools and also to members of Sultana, Smith Mountain, Monson, Wilson, Kennedy, Traver and Windsor schools.

<b>TEN DOLLARS IN GOLD</b> AN EDUCATIONAL CONTEST SCHOOL CHILDREN ARE ELIGIBLE		
<b>THE FIRST NATIONAL BANK</b>		
DESIRES TO SHOW AN INTEREST IN BOYS AND GIRLS		
<small>THE OFFER is open to members of the Dinuba and Orosi high and grammar schools and also to members of Sultana, Smith Mountain, Monson, Wilson, Kennedy, Traver and Windsor schools.</small>	An Opportunity to Show Originality in a Special Line.	<small>The prize winning ads. will be used in the local news, paper, one or more in which cash in the order in which they are shown. Name of prize winners will be published in the papers and attached to their ads as they appear.</small>
Three Cash Prizes In Gold Coin	<b>CONDITIONS:</b> <small>The conditions of the contest are: All contestants must mail copy to The First National Bank of Dinuba not later than April 29th. Copy must be accompanied by name, age and address of contestant as well as name of school in which they are a member on a separate sheet of paper. Advertisements to consist of not to exceed ninety words. Judging to be done by a committee of five consisting of two bank directors, two merchants and one newspaper man. The bank will retain possession of all advertisements entered and reserves the right to use any or all of them, paying \$1.00 each for such as are used.</small>	
<b>The FIRST NATIONAL BANK,</b>		If further information is desired call on or write <b>W. B. NICHOLS,</b> President
<b>Dinuba, California.</b>		

#### PRIZES FOR BRIGHT CHILDREN

The conditions of the contest are: All contestants must mail copy to the First National Bank of Dinuba not later than April 29th. Copy must be accompanied by name, age and address of contestant as well as name of school of which they are a member on a separate sheet of paper. Advertisement to consist of not to exceed ninety words. Judging to be done by a committee of five consisting of two bank directors, two merchants and one newspaper man.

The prize winning ads. will be used in the local newspapers one or more insertions each in the order in which they are shown. Name of prize winners will be published in the papers and attached to their ads. as they appear.

The bank will retain possession of all advertisements entered and reserves the right to use any or all of them paying \$1.00 for such as are used.

Cashier H. A. Sharpe of the Old Citizens National Bank, Zanesville, O., writes concerning his institution's Corn Contest as follows:

While we are endeavoring to make these exhibits greatly for the benefit of the corn grower, at the same time we are not forgetful about the results we have had in the way of advertising.

In our seventh annual "Corn Contest," there was on exhibit about 400 ears, which is a very large increase over any other exhibit we have held. The farmers in our vicinity are showing a great interest in the matter, and have improved their seed corn very much by securing from these exhibits, a sample of corn.





A ZANESVILLE, OHIO, BANK'S CORN CONTEST

After former exhibits were over, we turned the corn over to the Salvation Army, ground, allowing them to give a "mush and milk social," and we furnished them tickets for the social, on which our advertising was placed. The tickets found ready sale at ten cents each.

This year we are giving the corn to the Women's Benevolent Society, a charitable organization, and the ladies expect to sell it at auction at the Poultry Fanciers' Show. Of course all this means some advertising which our newspapers are glad to give without any expense to us.

The score card was as follows:

	Standard	Score
1. Adaptability .....	25	_____
2. Seed condition .....	15	_____
3. Shape of Kernel .....	15	_____
4. Uniformity and trueness to type.....	15	_____
5. Weight of ear .....	10	_____
6. Length and Proportion.....	10	_____
7. Color of grain and cob .....	5	_____
8. Butts and tips .....	5	_____
	<hr/>	<hr/>
Total .....	100	_____

# \$1,250 in PRIZES

## First CORN CONTEST

OF THE

Corn Exchange National Bank  
PHILADELPHIA

To be held at the Commercial (Grain) Exchange  
PHILADELPHIA BOURSE

on December 4-5-6, 1913

Prizes to be awarded for the best specimens of corn grown in Pennsylvania, New Jersey, Delaware and Maryland during season 1913. Corn to be unpacked, marked and judged by representatives of the State Agricultural Colleges of Pennsylvania, New Jersey, Delaware, Maryland and the Philadelphia Commercial Exchange.

### SPECIAL PRIZES FOR BOYS

All entries must be delivered (charges prepaid) at the Corn Exchange National Bank, 2nd and Chestnut Streets, Philadelphia, on or before December, 1, 1913.

Circulars giving all information may be obtained from any bank in the four States.

In Philadelphia see the Corn Exchange National Bank.



CORN EXCHANGE NATIONAL BANK  
PHILADELPHIA

### A Public Spirited Project

THE CORN EXCHANGE NATIONAL BANK of Philadelphia started a corn contest in 1913. The placard and letter reproduced herewith illustrate how the contest was advertised. President Chas. S. Calwell explained the idea as follows:—

"The American Bankers Association has come to the conclusion that the most useful and profitable work they could undertake is along the line of agricultural development and education.

"The Corn Exchange National Bank of Philadelphia has always been closely associated with the Grain Exchange (now called the Commercial Exchange). So we are in hearty sympathy with the movement and believe that better crops will mean increased prosperity to all.

"On these broad lines we enlist the co-operation of all banks, newspapers, business men and educators in the four States—Pennsylvania, New Jersey, Delaware and Maryland."

Dear Sir

The American Bankers' Association has interested itself in Agricultural Development and Education, but so far most of the work has been done in the West

Our name gives us an excuse for starting the movement here, and we ask your support so that practical good may result from this contest.

Will you please hang the enclosed card where your customers will see it and have your local paper give publicity to the movement? When all the enclosed circulars have been delivered to those interested advise and we will mail more.

Very truly yours,

CHAS. S. CALWELL,  
President

February 10th, 1913.

Another California bank carried out a similar scheme. President W. S. Clayton of the First National Bank of San Jose finding that there was a class in ad. writing in the San Jose High School, decided both as a stimulus to the class and as a means of advertising the bank, to propose an ad. writing contest, offering first and second prizes to the pupils of the class. Public interest was aroused by publishing a big display announcement in each of the three local daily papers, reading as follows:

Notice. The members ad-writing class of the Commercial department of the San Jose High School have been engaged in writing bank advertisements, in competition for a prize offered by the First National Bank of San Jose. The results will be published each day beginning tomorrow in the Evening News, the Mercury, and the Times, with the writer's name shown. Read them all and see what good work our high school is doing.

Mr. Clayton wrote of the contest as follows:

The merit of the scheme I lay to the fact that it had not been tried out for such a length of time that it was new to the pupils of the present generation and therefore it attracted their attention. This would cause it to be useful at least once in each city, but whether it would be so the second time, or not, I have my doubts.

After receiving the copies, I made a large announcement in the newspapers that the publication thereof would be forthcoming, and the pupils and their parents eagerly sought the advertisements to see whose copy and name would be published each day. It attracted considerable attention outside of the ad-writing class, and many of the other pupils wanted to be permitted to submit advertisements.

The copy of one of the prize advertisements is shown herewith:

#### *MODERN METHODS*

The old Dutch housewife kept her supply of money in a niche in the chimney, but the method often involved danger and loss. The modern method of paying bills is by check. The danger of having money in the home, the inconvenience of a shortage, and the difficulty of checking up, are all eliminated by the check-book. Are you still using obsolete methods? If so, you had better start an account in the

FIRST NATIONAL BANK  
OF SAN JOSE  
And Pay Your Bills By Check.

---

The Century Banking Company of Jackson, Miss., conducted an essay-writing contest among the public school pupils of its city. It published the winning essays on the subject, "Why Deposit with the Century Banking Company?" in booklet form.

The plan used by the First National Bank of Waterloo, Iowa, to attract depositors on its opening day, was described as follows in the "Times" of that city:

One of the biggest rushes ever made to a bank is expected to-morrow, following a special inducement made to depositors by the First National Bank incident to the opening of that institution in its new and elaborate quarters at the corner of Fourth and Sycamore streets.

The sum of \$10 will be given to the first depositor turning his coin over the counter after the bank opens for business at 9 o'clock to-morrow morning, and to the tenth depositor a present of \$5 will be given. Throughout the day every twentieth person making a deposit will receive \$1.

For the first depositor turning in \$100 or more to the savings department of the bank the sum of \$10 will be given, and every twentieth depositor in that department during the opening day will get \$1.

No deposits will be received by the bank prior to the opening of the institution at 9 a. m. to-morrow. Employees and directors will not be permitted to try for the presents offered.

---

The Commonwealth Trust Company of Pittsburgh had a Garden Contest announced as follows:

\$295.00 in Prizes

Commonwealth Trust Company, of Pittsburgh

Will hold Second Annual Garden Contest under auspices of  
the Pittsburgh Play Ground Association.

Write or call for Entrance Card

Entries close June 1st, 1913.

---

The City Bank of Syracuse, N. Y., had a picture contest thus described:

Win one of The City Bank's Prizes given for original pictures illustrating or fitting the title

"BE SOMEBODY"

First Prize, \$10.

Second Prize, \$5.

Contest Extended to May 10th by Request.

Many of the drawings already received THE CITY BANK will later wish to use in advertising, and for such drawings will pay \$1.00 each, independent of and additional to prizes awarded.

Please advise whether you have any objection to your name being published with your drawing when it is printed in the papers.

One person may submit as many sketches as he wishes.



## CHAPTER XIII

### PARENTS AND CHILDREN

IT does not require a profound knowledge of human nature to realize the fact that it is following the line of least resistance to appeal to parents on behalf of their children or to try to reach parents through their children.

Successful bank advertisers have long done this and it is an example that beginning bank advertisers would do well to emulate.

The School Savings Bank idea is the one that naturally occurs to the average banker first in this connection.

The Home Savings Bank of Brooklyn, N. Y., explains its School Savings Bank system as follows:

Owing to the success and popularity of our School Savings Bank System, the Home Savings Bank begs to announce that on and after March 1st, deposits in sums from ten cents and upwards will be received *over the counter from any child of school age in Brooklyn*, subject to the following rules:

1. No deposit less than 10 cents will be received.
2. A special school pass book, designed for this purpose, will be issued to each pupil upon making the first deposit.
3. When the amount on deposit as shown by the school book reaches three dollars a regular pass book will be issued in the pupil's name upon request, but no deposit of less than \$1.00 can be made on the regular book.
4. Deposits can be made at any time during banking hours.
5. Home banks *will not be loaned* upon these accounts.
6. No payments will be made to children under fifteen years of age, without the presence of the parent.
7. Interest will be paid according to our rules.

Deposits cannot be made through school teachers, but must be sent to the bank direct.

It is the sole purpose of this system to encourage the saving habit among the children and withdrawals should not be made unless under necessity. Small withdrawals will be discouraged.

---

There are a large number of School Savings Banks in the United States. Late statistics report over 175,000 depositors in such institutions, with total deposits of over \$1,000,000.

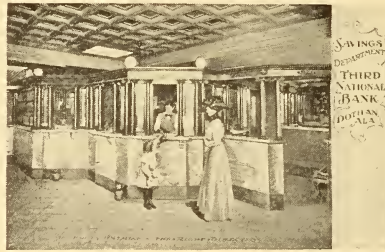
Until recently, the advance of this movement has been confined largely to individual efforts, and the help given by the National Women's Christian Temperance Union, which has not only officially endorsed it, but is actively engaged in promulgating the idea, and has been responsi-

ble for its introduction in a large number of places. But now some of the big banks are taking it up.

In a number of schools in New York City principals have installed the system and are enthusiastic over the results.

One of these is Public School No. 122, Brooklyn, where the bank is open for business from 8.30 to 9 o'clock on Monday, Wednesday and Friday mornings. Deposits of five cents and multiples thereof are received.

The money of this school bank is deposited with a regular savings bank in the name of the school, subject to withdrawal by the teacher in charge (the treasurer), and when the amount to the credit of any individual reaches five dollars, it is taken out of the school bank and a pass-book issued by the regular bank. No interest is paid by the school bank.



ON A POST CARD

The Peoples Savings Bank of Cedar Rapids, Iowa, explains its School Saving System thus:

Each school will keep a supply of penny savings stamps and at a certain time every week each child can buy as many stamps as he has pennies saved.

These stamps are pasted on folders, supplied at the school, which hold fifty stamps each. When a folder is filled it can be brought to our bank and deposited the same as cash. A regular savings bank account is opened with each child and each one receives a bank book in which all deposits are entered.

Interest at 4 per cent. per annum, compounded semi-annually, is paid on these accounts the same as on the regular savings accounts of grown-up people.

The Sacramento Valley Trust Company, Sacramento, Cal., carried out the plan explained by this announcement:

ONE DOLLAR FREE TO EVERY SACRAMENTO BOY AND GIRL,  
APRIL FOURTH.

In order to help the boys and girls in the schools of Sacramento to save money, the Sacramento Valley Trust Company will open a savings account for

every boy and girl who will come to the bank on Tuesday, April 4th, which is the first birthday of this bank.

It is the aim of this institution to encourage saving and our directors know there is no better time to begin to save, than when young.

Call at the bank, April 4th, bring this circular with you, and the bank will open a savings account for you with one dollar. This dollar will then be yours, you can add to it from time to time just as you wish, and at the end of five years you can withdraw not only the dollar itself, but also the four per cent. interest it has earned.

Bring this circular with you, and in exchange, you will get the bank book with the \$1.00 deposit recorded. The \$1.00 will bear four per cent. interest, whether you deposit more money or not, and can be withdrawn at the end of five years.

This offer is for only one day—Tuesday, April 4th—the first anniversary of the Sacramento Valley Trust Company. We will be open all day. Call any time between 8 a. m. to 8 p. m.

#### SACRAMENTO VALLEY TRUST CO.

The same sheet bore a message to the parent, as follows:

To the parent, whose child brings home this message, we would say:

As your experience in life has taught you that money is to be recognized as the means of life, the means of comfort, the means of maintaining an honest independence:

Is it not well, that you embrace this opportunity to impress upon your child's mind the great importance of beginning life right by learning to save. We are creatures of habit. The saving habit requires some self-denial. Once begun, your child travels the path of fore-thought, prudence, and wisdom. This dollar which we offer as our first year's anniversary gift to every child, may mean a start for future happiness, the beginning of independence. This offer is made to every child in your family, the more there are, the greater the need, that the lesson be taught. Let each sign the name on the blank below and call at the bank on April 4th, any time between 8 a. m. and 8 p. m. and if we are too busy on that day to deliver the pass book, it may be called for the following day or later.

Respectfully,

SACRAMENTO VALLEY TRUST CO.,

---

The National Bank of Commerce, Williamson, W. Va., ran an advertisement in the local high school paper, the copy reading as follows:

#### BOYS AND GIRLS

What are you going to do when you grow up?

Are you going to be your own boss or work for someone else?

Will you be independent and have your own home or will you be one of the many who just scrape along and manage to make both ends meet?

It all depends on you.

Nearly all of the great men of this country began to prepare for success when they were young like you.

The first step is to save what you earn and are given. The folks at home will be glad to help you.

Then, when the time comes for you to go to college, or start out for yourself, you will be equipped for the fight.

Every penny you save now puts you that much ahead of the boy or girl who does not save.

Children's accounts are always welcome at this bank, no matter how small.

### Central Trust & Savings Bank

ROCK ISLAND.

H. E. CASTELL, President  
M. S. HEGAY, Vice-President.  
H. B. SIMMON, Cashier



#### THE FIRST LESSON

In life should be to learn to save a part of what you earn. Remember it is not how much you earn, it's what you save that counts. If you are one of the ones with a good income that runs up to it, there's danger ahead unless you stop it. Remember there are lots of things that happen over night when it would be very convenient to have your hands on some ready money. Make up your mind today to open a savings account at our bank today.

4 Per Cent. Paid on Deposits

**BANKS THE TWIG IS BENT, SO THE TREE'S INCLINED**  
**START AN ACCOUNT FOR YOUR BOY TODAY**  
**THE flighty dollar--elusive and hard to hold--should be placed in the bank where it will be made to work for you day and night, 365 days in the year.**

### Joliet National Bank

Capital, \$160,000. Surplus, \$250,000. Deposits, \$1,500,000

Officers  
President, T. A. Mason  
Vice-Pres., Geo. M. Campbell  
Cashier, Robert T. Kelly  
Asst. Cashier, Chas. G. Pearce  
Asst. Cashier, Gordon H. Sawyer.  
Directors:  
S. B. Pease  
John O. Bennett



**YOUR LITTLE BOY**

Will appreciate having an account opened for him in the Savings Department for his Christmas Gift.

**The Louisville Trust Co.**  
S. W. CORNER FIFTH AND MARKET.



#### START YOUR CHILD

on the right road on New Year's day by opening a bank account with us. He can. Raise your hand to a poster and give him a Christmas gift through our bank. We'll give him a book and a bank book. With a bank book, he'll have a record of his savings. We'll give him a book on the front cover, that's our clearly written. Explain to him that they are entitled to a 4 per cent interest on all deposits. One of the things that interest recommended quarterly.

**Union Savings Bank**  
60 North Royal St., Mobile, Ala.



**"LITTLE FEET TO GUIDE ARIGHT"**  
when you have children. If you want to teach them to be self-reliant teach them to be thrifty and give them their own bank account to save their money for. They will take pride in seeing it grow, and when they save a dollar the dollar will take care of themselves, and produce good interest for them in this bank.

WE PAY FOUR PER CENT.

**South Side Bank**  
Thirty-eighth and Jacob Streets.  
Open Saturday Evenings.

### THE GIRL WITH A BANK ACCOUNT



of education and the girl who will go on to college, her deposits and savings, her college fund, it will be a source of pride for her all the time and will be a definite source for her a home and when she is married her savings should be turned into the saving habit. It will secure their future independence. Start a bank account with us now. A definite record of her savings. We'll give her a book on the front cover, that's our clearly written. Explain to her that they are entitled to a 4 per cent interest on all deposits. One of the things that interest recommended quarterly.

**Union Savings Bank**  
60 North Royal St., Mobile, Ala.

**THE BOY WITH A BANK BOOK**  
is the one who is going to make his money. He needs to know about saving. He needs to know how to save. He needs to know how to make his money work for him. He needs to know how to make his money grow. He needs to know how to make his money safe. He needs to know how to make his money a source of pride. He needs to know how to make his money a source of power. He needs to know how to make his money a source of happiness. He needs to know how to make his money a source of life.

**BANK BOOK**  
**HOME SAVINGS & STATE BANK**  
333 South Adams Street,  
Peoria, Ill.



**MAKE YOUR CHILD LEARN A LESSON**  
in economy while young, and give it pleasure at the same time by starting an account for him or her in a good savings bank. It is an incentive to save the pennies that will quickly grow into pounds when they have the pleasure of adding to their bank account.

WE PAY FOUR PER CENT.

**South Side Bank**  
Thirty-eighth and Jacob Streets.  
Open Saturday Evenings.



**THE SPAN OF LIFE.**  
How long or how short that span will be, or what it holds in store for us, is entirely beyond our knowledge and control. But this is certain: you make no mistakes if you begin saving when a boy or girl and keep on saving until old age approaches. Every dollar you deposit brings you interest every six months.

WE PAY FOUR PER CENT

**South Side Bank**  
Thirty-eighth and Jacob Streets.  
Open Saturday Evenings.



Another way to interest parents is being used by the Real Estate Bank of Maryville, Mo., which advertised one year that it would put 25 cents to the credit of each child born in Nowaday County during that year. This sum is to draw interest at the rate of four per cent. until the child has become a man or woman 21 years old. The birth rate of the county is about 225 children each year.

**Is Your Youngster Extravagant?**

Does he spend dimes where you spent pennies years ago, and then come back for more?

Try the plan that one Scranton mother has told us about. She gives her boy a weekly allowance, teaches him to deposit part of that on his savings account and to deposit all extra sums such as birthday money, etc. He has a good time, but has \$166 in bank and is developing a careful, sacrificing character.

Your boy can open an account here with just one dollar.

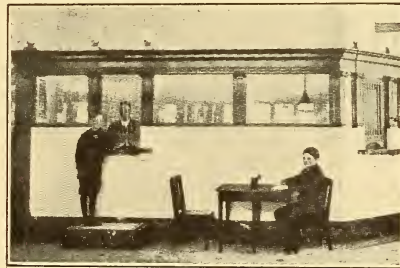
**TRADERS NATIONAL BANK**

Cor. Wyoming Ave. and Spruce St.

*"Courtesy Our Watchword"*

ADVICE TO PARENTS

A separate department for the deposits of boys and girls is a feature of the Granite Savings Bank of Monrovia, Cal. Cashier Adams said: "Anything that inspires the habit of saving in the younger generation appeals to us as worth while." A block of granite under the teller's window enables young depositors to reach the wicket without difficulty.



A CHILDREN'S DEPARTMENT

Such a department as this teaches children thrift and also familiarizes them with some of the functions of banking.

The Rio Grande Valley Bank and Trust Company, El Paso, Tex., is following the popular trend—making sure of the parent through the

good-will of the child by offering first, a ruler free for the asking and second, a Home Savings Bank with every deposit of one dollar.

---

The advertising man of the Cleveland Trust Company knows human nature, especially parental human nature, so that in the picture he chose for the cover of a very attractive booklet entitled "Happy Children,"



HAPPY CHILDREN

issued to call attention to that company's facilities for handling children's accounts, he has secured the very best thing in the world to touch the parental heart and to get the necessary interest to give him an opportunity to tell his story.

A large part of the booklet is taken up with attractive children's pictures printed on fine book paper. There is also a table showing what children's savings accounts, on which dollar weekly deposits are made, will amount to with four per cent. semi-annual compound interest, as the children grow up.

The literary style of the booklet is shown by the following paragraphs:

The little ones! Every face reflecting purity and love. The fairest sight in all the world—the happiness of children; childish innocence imbued with supreme faith in the everlasting joys of life.

And why should they not be happy? We'd all be so if cares, which often press heavily upon us, could be forgotten; if fear and worry would leave us forever.

A table with the same idea back of it, used in the advertising of the St. Louis Union Trust Company, is reproduced herewith.

GIVE YOUR CHILD A CHANCE		
Here is a plan that can be made to mean GREAT things for every parent and every child		
Open an account with \$3.00 for the day the baby was born, and then on each birthday deposit \$3.00 for each year of the child's age in the St. Louis Union Trust Company's Savings Department, where we pay THREE PER CENT INTEREST, compounded twice a year. You will be surprised to see how this interest amounts up. You will also enjoy seeing the account grow. At the end of the 21st year you will have in this account \$880.34.		
Think what \$80.34 will do for a young man or a young girl just starting into the battle of life. It may mean the difference between success or failure, and the most this costs you in any one year is only \$63.00.		
\$3.00 to open account	\$119.31 8th year	\$428.36 15th year
.09 Interest	27.00 Deposit	48.00 Deposit
	2.19 Interest	7.14 Interest
\$3.09 1st year	2.22 Interest	7.24 Interest
6.00 Deposit		
.27 Interest	\$150.72 9th year	\$490.74 16th year
	30.00 Deposit	51.00 Deposit
\$9.36 2nd year	2.70 Interest	8.12 Interest
9.00 Deposit	2.74 Interest	8.23 Interest
.54 Interest		
\$18.90 3rd year	\$186.16 10th year	\$558.09 17th year
12.00 Deposit	33.00 Deposit	54.00 Deposit
.90 Interest	3.28 Interest	9.18 Interest
	3.33 Interest	9.31 Interest
\$31.80 4th year	\$225.77 11th year	\$630.58 18th year
15.00 Deposit	36.00 Deposit	57.00 Deposit
1.38 Interest	3.51 Interest	10.30 Interest
	3.57 Interest	10.45 Interest
\$48.18 5th year	\$269.65 12th year	\$708.33 19th year
18.00 Deposit	39.00 Deposit	60.00 Deposit
1.98 Interest	4.62 Interest	11.52 Interest
	4.69 Interest	11.68 Interest
\$68.16 6th year	\$317.55 13th year	\$791.53 20th year
21.00 Deposit	42.00 Deposit	63.00 Deposit
1.33 Interest	5.38 Interest	12.81 Interest
1.35 Interest	5.47 Interest	13.00 Interest
\$91.84 7th year	\$370.81 14th year	
24.00 Deposit	45.00 Deposit	
1.72 Interest	6.22 Interest	
1.75 Interest	6.33 Interest	
\$119.31 8th year		\$880.34 Total
	\$428.36 15th year	

#### WHAT SYSTEMATIC SAVING WILL DO

A good savings bank ad. for juvenile business is that of the Home Savings Bank of Brooklyn:

#### A LITTLE BOY WITH THIRTY CENTS

Came into our bank the other day. Taking out two school passbooks, he carefully examined them, counted out fifteen cents for each, placed the money in the books and handed them in—just like “grown-up folks.”

This youngster is starting right. He is getting the saving habit. He is learning to do his own banking.

We are not particularly concerned about the thirty cents—we are after the boy. We treat such depositors just like men and women—only “more so.” Let us show you.

## CHAPTER XIV

### SPECIALTY ADVERTISING

**I**N the banking business the personal touch between the banker and the public is very important, and everything that serves to promote mutual acquaintance and good-will between the bank and its customers, actual and prospective, is worthy of every banker's consideration.

So it comes about that banks make very general use of that form of advertising which is most direct and personal in its appeal—a method variously known as specialty, novelty or gift advertising.

The great extent of the advertising novelty business is apparent from the fact that the National Association of Advertising Novelty Manufacturers consists of 80 manufacturers in this line doing an annual business of \$30,167,000 for a total capital of \$10,500,000 invested and employing 16,356 people.

Specialty advertising is individual and selective, not indiscriminate and promiscuous. It can be so handled that it will bring a great many prospective customers to a bank and afford an opportunity for the officers to get acquainted with them. At the same time this kind of publicity work helps to keep the friendship and good-will of present depositors.

The all important thing is to have the name, and if possible some of the facts about the institution, part and parcel of the souvenir or gift, and there should be harmony between the use of the article and what is printed on it. For example, a country bank gave away a soap holder on which was printed: "Deposit your soap here and your money in the Peoples Bank." Another bank which gave away a sanitary paper drinking cup printed on it: "Just as this cup protects your health, this bank will protect your wealth."

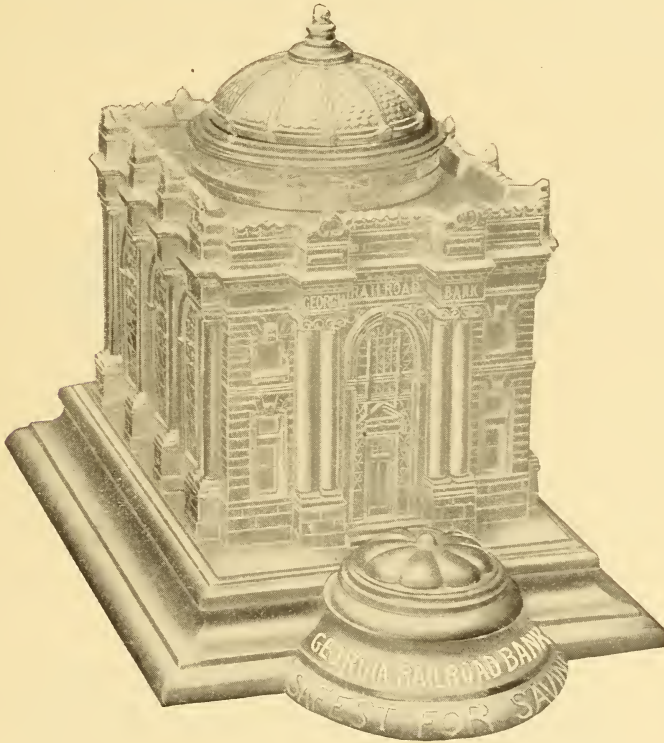
Just a few of the novelties that are made for banks and sold cheaply in quantities to use in this way are these: Glass paper weights, key rings, lead pencils, celluloid game counters, memorandum pads, palm leaf fans, leather card cases or bill folds, coin purses, vest pocket diaries or note books, bronze ash trays, envelope openers, watch fobs, pocket knives, celluloid pad blotters, and so on. Many of these things are of permanent value and consequently their advertising life is long. For years, the author has carried his railroad "commutation" ticket in a leather address book and card case given away by a small California bank and his small coin purse is a souvenir of a New York State bank.

The beginning of the year is the time when many banks are accus-



tomed to give away advertising matter of more or less intrinsic value, such as diaries, desk pads, wall and desk calendars, clocks, rulers, novelties, etc.

These things are good as supplementary to other forms of advertising. Their cost is often so high that it prohibits a very large circulation, but when, as in the case of a calendar, a single piece of advertising is seen by a great many persons during the year, or, as in the case of a diary or



SPECIAL REPRODUCTION OF BANK BUILDING FOR INKWELL AND DESK RECEPTACLE

(Courtesy of the Art Metal Works, Newark, N. J.)

daily reminder, the name and claims of the advertiser are brought constantly and in an intimate way to the notice of one individual, there is no question about its being profitable publicity.

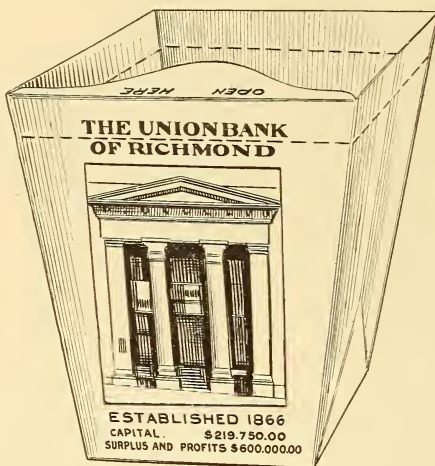
The chief object of a bank's handing a useful souvenir to a customer or stranger is to get his good-will and attention. The recipient feels that the bank from which he received the gift is friendly and approachable. The souvenir is sure to be shown to others and the bank's name becomes more firmly fixed in the popular mind.

A note book is about the simplest form of a novelty which a bank

can distribute. The cover may be adorned with the name of the bank. A few of the inside pages may contain some stock information regarding business law, population of cities and tables of weights and measures.

A bank in a coal mining town discovered that many had a real interest in securing such a book. It was found that nearly all miners kept some kind of a blank book with them at their work to make records of the day's labor. Although the cost of such a book is small it is one of the little things that the workingman doesn't care to buy.

In another bank a teller discovered that the foreigners, of whom there were many in the community, had a great liking for a pouch that



A SANITARY DRINKING CUP

(Courtesy of The Public Service Co., Harrisburg, Pa.)

could be used for money or tobacco. Every foreigner that opened an account, or purchased a foreign money order, was given one of the pouches—sometimes made of leather, sometimes made of part leather and part bright colored silk. This was the means of securing considerable new business.

School bags for children were used with good effect by a national bank in Pennsylvania, which outfitted most of the schools in its township. More favorable comment was received from the general public from this bit of advertising than from any other ad. put out by the bank in two years.

There was no question but that the bank's name became familiar in a majority of the homes in the district; there was no question about the children being pleased, and, having pleased the children, the bank had reason to believe that the parents were pleased. In addition to this,

there were signs going to and from school, practically every day for eight or nine months of the year.

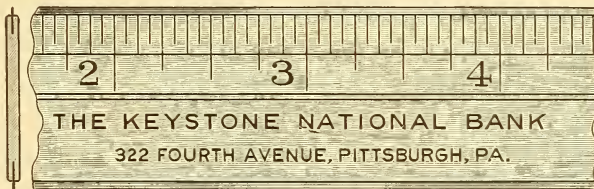
In distributing this class of advertisements the best plan is to give them out over the counter. The majority of a bank's customers come to the bank at least once a month. Some of these are a little cold, distant and hard to get acquainted with. A pleasant word from an officer or a clerk with a "Here's a little present that may interest you," may go a long way toward thawing the ice.



A VERY POPULAR GIFT

(Courtesy of "Griffon" Cutlery Works, N. Y.)

Then there are many persons, who come into a bank for change, sometimes for the purpose of getting acquainted and to "size up" a bank and its working force. The presentation of a souvenir gives the opportunity to make a closer acquaintance and, if adroitly done, breeds the good-will that every bank officer desires.



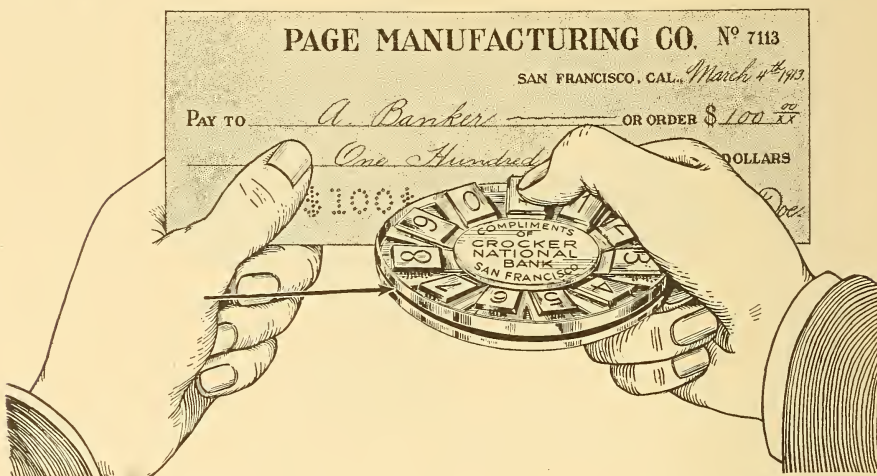
A USEFUL ADVERTISING SPECIALTY

(Courtesy of Westcott-Jewell Co., Seneca Falls, N. Y.)

The Wilmington Savings and Trust Company of Wilmington, N. C., gives away a handy monthly income memorandum which will prove very useful for those who are fortunate enough to own income-producing securities as space is given to itemize the various securities with the

rates of interest and the months payable. The bank says it will be pleased to cash dividend checks or receive them on deposit.

The Crocker National Bank of San Francisco as a holiday gift sent to its correspondents a new patented check protector. The bank had stamped on the front of the little machine "Compliments of the Crocker National Bank, San Francisco."



A VERY PRACTICAL ADVERTISING NOVELTY

The State National Bank of Texarkana, Ark., appeals to baseball "fans" by giving them a celluloid score card, carrying a brief advertising message from the bank.

Some very valuable suggestions along the line of Christmas souvenirs were given by Mr. George K. Reed of Pittsburgh in an article in "The Novelty News." In part, he said:

If yours is a small appropriation and you cannot afford to spend a large amount of money, the wisest thing for you to do is to get something "different."

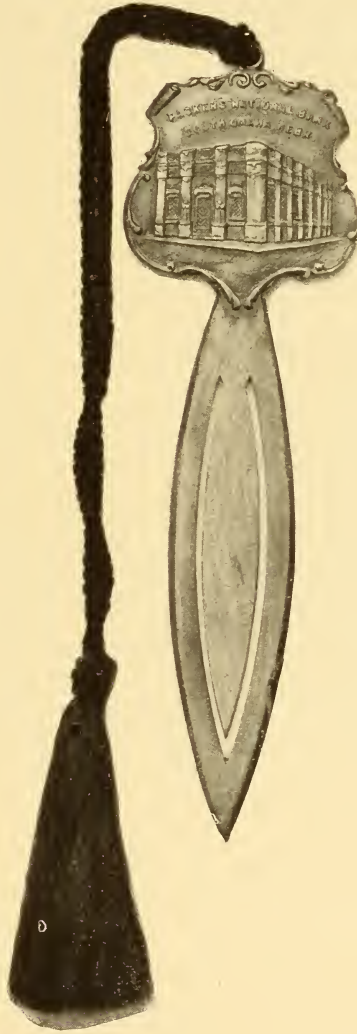
Make this your rule in the matter of souvenirs:—"Be absolutely unique." It will save you money, for you don't have to compete and it will advertise, for it will cause comment and will brand you with the public as "up-to-date," or maybe "ahead-of-date."

If you are distributing souvenirs to customers only, don't get one thing for your big customers and another for your small ones. Buy something which



you can afford to give to all. Big depositors don't get excited if they don't get the best you are giving, in fact, don't care much if they get nothing. But your small depositors do care and are exceedingly touchy on discrimination.

This is even more noticeable if you are giving out souvenirs to the public.



A BOOK-MARK AD.

(Courtesy of F. H. Noble Co., Chicago.)

If you give to one, give to all. You can't discriminate except on age. One "sore-head" can counteract the work of ten friends.

Don't give diamond rings and gold-headed canes to one dollar savings accounts. You may find it will not pay. In short, measure the business you are going after and use the shot that suits the game.

Why are you giving souvenirs? Is it to get new business, or are you a philanthropist? It is ten to one that you are charging the expense to advertising—hence your object must be to get new business.

Now it is the one sure thing in savings bank advertising that if you can get the public into your bank, you will have taken the most important step toward getting their business. For several reasons is this true. It teaches your location. It makes a mental picture on their mind, so that the name of your bank wherever seen by them means more than a name. It gets you into personal contact and gives an opportunity to make a good impression by your courteous treatment.

The souvenir will bring them to you if you do not mail it.

It costs from two to five cents to mail a souvenir. It costs one cent to invite people to call for it.

It gives an opportunity to write a letter or send a card of appreciation to present customers and will tend to stimulate inactive accounts.

It may be a means of building up mailing lists by asking each recipient of a souvenir to give names of friends. These friends may be addressed by personal letters or by cards offering the same souvenir if they, too, will give you other names. This is an excellent way for city banks to build up an invaluable list of women's names—names which are hard to get. Married women of the middle class are the best savers, and their names can only be obtained by a direct house-to-house canvass. This sort of souvenir distribution will give them to you, if the names are asked for.

Again, when you mail your souvenirs, many of them go to persons who do not want them or cannot use them. If you send a notice, you have accomplished the purpose showing that you have not forgotten them. If they do not want what you offer, you have that many more for others who do.

Souvenirs can be purchased which will act in the capacity of souvenir and actual account producers. One of most unusual value is a little bank for dimes, called the Watch Dime Bank, from its resemblance to a watch, which has been used by a large city trust company with wonderful results.

Souvenirs, intelligently purchased and carefully distributed at your bank, are one of the most useful resources of the bank advertiser.

## CHAPTER XV

### 65 BANK ADVERTISING LETTERS

THE individually addressed typewritten letter, the printed "form" letter, and the postcard and "mail series" of circulars form one of the commonest means used by banks in soliciting business. The preparation of such matter should receive a great deal of attention for proper results. Such letters are just as much advertising as newspaper advertisements or any other form of commercial publicity, and the principles of attention, interest and conviction apply here as much as in any other kind of advertising.

Soliciting deposits and other business by means of letters—the direct method of advertising—is practically the only one open to many banks situated where there are no suitable newspapers or where newspaper advertising, for one reason or another, is impracticable. Sometimes also this method is advisable where a competitor has been first in the field with a successful newspaper campaign.

This form of advertising might be called elastic. The principle of direct appeal may be extended just as far as conditions and results warrant. The letters can be sent to classified lists or within certain neighborhoods selected for any particular campaign. Thus a city bank can in time reach practically every possibly productive element of the population in its territory with an appropriation no greater than an adequate newspaper campaign would require.

How this matter touches the business of a country bank is well brought out in this banker's statement of actual experience:

We have reached the conclusion that a country bank will get more satisfactory results from methods of direct advertising than from indirect. Therefore, the larger part of our appropriation is expended for booklets, postcards, form letters, blotters, souvenirs, etc. As an aid to the proper distribution of this matter we have installed a card index system, in which we have on file the names of many prospective patrons in our vicinity. These prospects are secured from the town and county directory, from the tax assessor's books, from the local paper; many others are supplied by our regular depositors.

We also have a complete mailing list of all our regular patrons, to whom some special form of advertising matter is sent occasionally, as we believe in keeping their interest stimulated. Each booklet, letter, postcard, etc., has its form number. The officer in charge of the advertising marks on each card the form number of the advertising matter he intends that person to receive; later his stenographer addresses and mails the booklet, card or whatever it may be. This method serves two purposes; first, the officer is relieved of the detail work, and second, a record is kept of the advertising mailed.

Another banker says:

To my mind the most productive kind of advertising for a bank, short of actual solicitation, is follow-up letters. A good list of prospects, with courteous, personal letters, originally written and personally signed, is very effective. It appears to me that it is a mistake to send out imitation typewritten letters with the idea that they will deceive anybody into thinking they are receiving a personal invitation from the bank. I will venture to say that there is no banker who would not know an imitation letter at sight. It seems presumptuous to me that we should think that any one else would be deceived by that which we are able to recognize ourselves. The usual argument for imitation letters is that they can cover more ground. My contention is that it is better to cover less ground more thoroughly. To give you an example. The imitation people ordinarily figure upon about three per cent. of replies. I have written a series of three or four follow up letters to a list of prospects and received as high as 90 per cent. replies. Furthermore I venture to say that persons to whom I wrote were more favorably impressed than they would have been had they received an imitation letter with a rubber stamp signature. It has been my experience that a bank can secure at least fifty per cent. replies from its follow-up letters, and what is still more important can secure actual business. The letters must have a personal ring, and if possible, should show in their text some indication that they are written directly to the prospect.

A Southern banker wrote the author thus:

A little scheme I intend to adopt for the National Exchange Bank of Roanoke is as follows: Have 3x5-inch slips printed on heavy paper, ruled with space for name, address and business or occupation of prospect, provide space on the slips for keeping a record of advertising sent. These blank cards I propose to distribute in quantities to all the officers, directors, stockholders, employees and good customers of the bank and ask them when they hear of a new man or anyone likely to be interested in the facilities the bank has to offer, to fill in his name, address, etc., and hand or mail the card to the advertising manager of the bank, after signing their name on the space provided: These cards will then be followed up persistently, either by printed matter or personal work, until the prospect is landed or abandoned for some good reason.

In connection with this plan, I expect to have installed an addressing machine and have all the work of preparing the advertising and sending it out done in the bank under the supervision of the advertising manager.

In soliciting commercial accounts I am of the opinion that personal work gets more business than most other forms of publicity, and I believe that satisfied customers are a bank's best advertisement. The moral is, strive to serve your present customers satisfactorily and they will spread the good news to others, and it will be an endless chain constantly bringing in new friends.

Letter enclosures are good advertising, whether they are just printed slips containing advertising matter of your institution or some little advertising novelty of interest and value. In speaking of this matter the "Novelty News" says:

Why not get the full value of your postage? Do you realize that in sending out the average commercial message you are paying one cent ordinarily for



service that you do not receive? It is true, so far as weight is concerned. Two average letters could be put in the same envelope and sent for a two-cent stamp. The average commercial letter is not even half as heavy as the government will permit to go under 2-cent postage. Therefore, you are not getting all you pay for when you send out a letter which is only half weight. The service may be worth two cents, all right, to send even the light-weight letter, but why not get the full value of the postage you are paying for, by sending a "silent salesman" inside the letter, which will not cost you anything to mail?

Utilize your outgoing mails to carry additional appeals for increased friendly relations and enlarged patronage when you can do it without increasing your annual postage appropriation one penny. If you do not do so, you overlook a splendid advertising opportunity, that's all.

In this chapter is to be found an extensive collection of bank and trust company letters. Many of them were written by the author for customers of his advertising preparation service. All are considered good models and they contain a vast amount of good material concerning the facilities offered by a strong bank and telling how it serves the community.

Letter No. 1, printed herewith, was sent out by the First National Bank of Englewood, Chicago, in May, 1910, to 1,150 business firms whose names were not on the bank's books. Before the second letter was mailed, sixty days later, five accounts had been opened from among the names written to, with deposits as follows:

Account A .....	\$12,500
Account B .....	50
Account C .....	103
Account D .....	50
Account E .....	85

The last account also had a savings deposit of \$700.

The owner of account C had been patronizing a bank eight miles away from his office, yet his office was but one mile distant from the First National Bank of Englewood. The owners of accounts B, D and E did not know that the bank accepted checking accounts on a deposit of \$50. The owner of account A had merely been waiting the word to transfer a portion of his funds from another bank where he had long been a heavy depositor.

This letter is frank, vigorous and distinctive. The first paragraph begins in an easy, informal manner. The first line of the third paragraph, "We require a first deposit of \$50 for opening a checking account," discloses the main subject of the letter.

Letter No. 2 followed in July to the same list. Between that month and the month of sending out the third letter three accounts were opened, with deposits as here shown:

Account A.....	\$500.00
“ B.....	312.86
“ C.....	77.50

Account A was that of a large manufacturing concern which employs four to five hundred men. The company carried its main account in a down-town bank (the First National Bank of Englewood is seven miles out from the centre of Chicago), but arrangements have been made whereby it now pays its employees with checks drawn on the First National Bank of Englewood, so that the men may be brought into the bank's office, and, perchance, encouraged to start savings accounts. Account B was that of a professional man with an office near the bank. Several years before he had gotten started in another bank, and although it was farther for him, had continued to go there. Two letters were needed to dislodge him. Account C represented more *newly-made business*; the owner did not know that the bank accepted checking accounts on a deposit of \$50.

Advice and information—*no charge for either*—are the chief topics of this second letter. The breezy manner in which the subject is introduced, the logical treatment, and the sustained ardor of the letter, secured by crisp, racy sentences and rhetorical style, give the letter its effectiveness.

The third letter was sent out in September, ninety days after number two, and yielded seven additional new checking accounts, with initial deposits as follows:

Account A.....	\$73.82
“ B.....	85.36
“ C.....	390.00
“ D.....	150.00
“ E.....	50.00
“ F.....	100.00
“ G.....	88.85

In the originals of Letters Nos. 2 and 3 the first paragraphs were printed in red, the remaining ones being in black to match stationery. All of these letters were printed on a multigraph, signatures were put on by a printing press and the dates and names filled in on a typewriter.

“Facilities”—deposit vaults, separate teller windows for women and men; large private writing rooms, with free telephone privileges, etc.—are the things discussed in Letter No. 3. “These,” declare the communication, “have put us ‘a league ahead’ of the public's demand for *adequate* and *quick* service.” Here, again, is a letter written in “straight-from-the-shoulder” talk, the kind every banker should use, when he is writing letters, because it is the only sort which comes to him naturally.

Short sentences, fresh phrasing and a lively tone, are the qualities which stamp this letter as a "business-puller." Paragraph five is especially effective because of its novelty, its immediate application and its economic interest. The final paragraph breaks with the unity of the preceding ones to repeat what the first letter had emphasized—the bank's requirements:

## LETTER NO. 1.

Dear Sir: You will agree with us that it is never out of season for the banker and the business man to talk about the advantages of a commercial account. Now—

We wish to talk with you in a "straight-from-the-shoulder" business manner about this subject. We will be brief.

We require a first deposit of \$50 for opening a checking account. If an average monthly balance of like amount is maintained we make no charge for handling the account. If the monthly average falls below \$50 a charge of fifty cents per month is made. This fee, we might explain, is intended to cover costs of bookkeeping and stationery. We render statements of account to our commercial depositors whenever desired—regularly the first day of the month—and supply all stationery free, such as check-books, deposit tickets, payroll slips, currency wrappers, etc.

So much for our terms. There may be other points you wish elucidated and we will explain these if you will call or write. We are now serving ten thousand other persons agreeably and with profit to them as well as ourselves—is there any good reason why we cannot serve you in the same way? Our offices are open for admittance from 8 a. m. to 5.30 p. m., except Saturday, when we close at noon. Business hours, 9 a. m. to 3 p. m.; Saturday, 9 to 12. We thank you.

Yours respectfully,

V. E. NICHOLS, Cashier.

## LETTER NO. 2.

Dear Sir: "There's a lot of good meanin' folks goin' thru this world friendless that if they could be paired off somehow would make one another's lives reasonably happy."

Yes, siree!—and there's a lot of business men—only half successful, would be at least three-quarters so if they had a staunch banker friend whose advice they could seek at will and would occasionally follow.

The reason why a prudent business man often goes to his banker friend for counsel is apparent, for whether it be about a purchase, an investment, an extension of credit or the management of a business, the b. f., if he has been long in the business, has had experience which enables him to speak with wisdom and weight.

Advice and information to depositors is a part of this bank's curriculum. It makes no charge for either. In addition to its own experience and observation it has many reliable channels for drawing upon that of others. Few depositors think as much of a whole month's service of the general kind, as they do of a half hour's attention of the special sort. This bank gives both. The judgment of its officers is at your disposal should you care to consult it. You are invited to call.

Yours respectfully,

V. E. NICHOLS, Cashier.

## LETTER NO. 3.

Dear Sir: Ever try, in your business, to keep pace with the public?

We've been at it twenty-one years. Eighteen of them we were chiefly behind. Two years ago we caught up. Since that we've been running well ahead.

Our new bank building did it. The old quarters were cramped and short in the waist. We had no safe deposit vaults, only two teller windows, and no private rooms for patrons' use. If a customer wished to use the telephone he talked over the cashier's wire. If he wanted to write a letter he went into the directors' room.

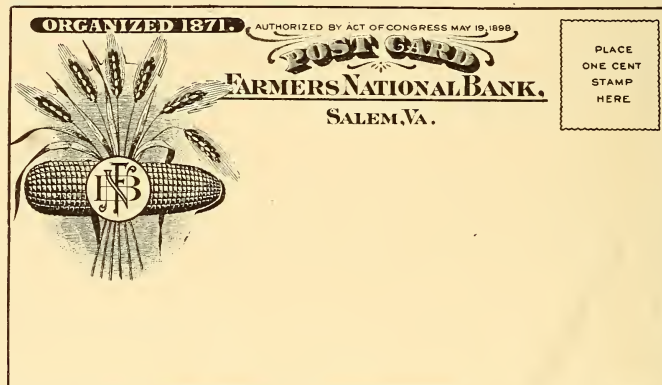
Now all that is changed. In place of complaints have come congratulations. Deposit vaults, of the strongest steel construction known; separate teller windows for women and men; large private writing rooms with free telephone privilege; a corps of adding machines; rapid money changer; a coin-counter; an addressograph—these have put us "a league ahead" of the public's demand for adequate and quick service. And we mean to stay so.

Under our new plan for proving receiving tellers the average amount of time required to wait on a commercial depositor is less than one minute.

You may be glad to know that. Glad, also, to know that we have place for the small account as well as the large one. Our requirements for checking accounts—an average balance of \$50—prove this. Call and let's talk it over for mutual benefit.

Yours respectfully,

V. E. NICHOLS, Cashier.



A POSTCARD ADVERTISEMENT.

## A CARD SERIES

The First National Bank of Brooklyn, New York City, mailed out a series of cards at one week intervals, explaining various features of its service. The first card contained the bank's latest statement, and this introductory note:

In order to emphasize some of the strong points of the service rendered by this bank, we intend to send out a series of cards showing the banking experience of a typical customer whom we shall call Mr. Smith.



## THE MAILING LIST

It is a good idea to make every effort to keep your mailing list up-to-date. The Union Trust Company of Pittsburgh sends out a card with this request:

To Our Customers: We would appreciate your kind coöperation in assisting us in our efforts to keep our mailing list as correct as possible.

This card is sent to enable you to advise us if the envelope in which it is enclosed does not bear your correct address.

Please use the space below for that purpose.

THE UNION TRUST COMPANY OF PITTSBURGH.

## TO FARMERS

E. H. Hollister, vice-president of the Farmers and Merchants Bank of Idaho Falls, Idaho, writes:

We have a sugar factory at Idaho Falls. The fifteenth of November was pay day. We procured from the sugar factory a list of the men to whom a pay check would be issued on that day, and on November 14 a copy of the enclosed letter was mailed to each. We issued about 500 of the letters and got thirty new accounts as a result.

The letter was as follows:

### FARMERS AND MERCHANTS BANK,

IDAHO FALLS, IDAHO.

Dear Sir: We have been thinking about you, and have often wondered if you carry a bank account in Idaho Falls. If you do not we would like to have you for our customer. Within the next few days you will receive from the Sugar Company a check, in part payment of your beet crop. This check, no matter upon which bank drawn, we want you to deposit with us, and then pay your accounts with your own check on this bank. Even if you expect to pay out, immediately, the entire proceeds of this pay check, deposit it with us anyway, for we firmly believe that if you once start doing your banking business with us, you will always do a banking business, and will never care to go elsewhere in future. When we organized this bank eighteen months ago, we did so with the intention of making it distinctively a farmers' bank. We still have the same idea. It is the farmers' business we want. It is the farmers' business we are getting, and we are doing it with the feeling on both their part and our part, that we can take just a little better care of their needs than anyone else. Feeling confident of our ability to please you, we invite your patronage.

Very truly yours,

E. H. HOLLISTER, Cashier.

We think that the fact that this letter made a depositor of every sixteenth person out of 500 who received it is sufficient comment, but we might add that we believe this letter was successful because it gets right down to business and tells definitely how the bank can help those to whom it is appealing.

Dear Sir: As a farmer of to-day you enjoy any number of conveniences and luxuries that were unknown but a few years ago. You have the rural free delivery, weather bureau service, better educational facilities, improved farm machinery, better roads over which to haul farm products, and, if desired, you can have the telephone placed in your home connecting you with the market and bringing your friends in close communication.

These things are helpful, but a bank account—one on which to draw checks—is a convenience almost indispensable. It enables you to keep an accurate record of all business transactions. You are at no risk of loss of your money by fire or thieves, and you are able to obtain business information from your banker that will prove very helpful.

The success of this bank depends upon the success of the people who deposit and borrow here. Only as they succeed can we hope to continue to build up a strong business. On the other hand, our farmers are dependent upon the bank in many ways. They are enabled to market their crops because those who buy may obtain funds at the bank. This, with the safeguarding of money, the keeping of their records, make a bank account indispensable.

The services rendered by this bank and the protection it affords are just a little better than found elsewhere. You need a bank account on which to check, an account to draw interest, a safety deposit box in which to safeguard your mortgages and other valuable papers, or some other of the features for service which we offer.

We are interested in your success; we wish to see you prosper, and you will if you patronize this bank, for the people who do so are more generally prosperous than those having no such banking connection.

Just send us the money you have on hand by registered mail, by check or money order and we will issue you a book for a checking account or a Savings Deposit as desired, sending it by return mail.

When in town make our institution your headquarters.

Yours very truly,

ADVERTISING MANAGER.

## TO MANUFACTURERS

### UNION SAVINGS BANK AND TRUST COMPANY.

Dear Sir:

Manufacturers have constant need of the services of a good bank.

We believe that THIS bank can help YOU in YOUR business.

It is scarcely necessary to mention our everyday conveniences of banking—checks, collections, bill of lading, drafts, domestic and foreign exchange, discounting bills receivable, remittances by wire, caring for business reserve funds, safe deposit vaults, cash for payrolls, etc., because we feel that a manufacturer's first need is working capital and that the bank is the logical place for him to seek it.

Big and strong companies sometimes go to the wall because of temporary lack of capital when a time of stress comes and finds them without suitable banking connections.

It is this larger want of the manufacturer and the positive business-building service of this bank which we want to emphasize at this time.

The proper use of banking facilities is one of the chief aids to business efficiency and satisfactory results.

Our complete and convenient equipment and the diversified experience of

the officers and directors of this old institution is a guarantee of sound management and ability to give unsurpassed banking service.

If you are thinking of starting a bank account or making a change in your present banking relations, come and see us or let us call and see you.

Very cordially yours,

UNION SAVINGS BANK AND TRUST COMPANY.

Cashier.

## TO PROFESSIONAL PERSONS

UNION SAVINGS BANK AND TRUST COMPANY.

Dear Sir:

As a rule, a professional man does not require a bank's service as often as a business man, but when he does want banking facilities his need is just as great, and it is equally important for him to consider carefully the strength and other qualifications of the bank soliciting his business.

During the past twenty years and more, the Union Savings Bank and Trust Company has been honored with the accounts of many men of your profession and other professions. At the present time we have 14 physicians on our list of depositors.

The professional man needs a safe place of deposit for his cash and valuable papers.

He needs the safety and convenience of a checking account.

He needs a financial adviser in whom he can place perfect confidence.

He needs to establish a banking credit against that time when he may have an opportunity, but not sufficient cash to seize it.

This bank will meet your requirements in all these particulars, and in many others. We take pleasure in sending you herewith a copy of our latest financial statement, and we would be very glad to make your personal acquaintance as we have no doubt it would prove mutually beneficial.

Very truly yours,

UNION SAVINGS BANK AND TRUST COMPANY.

Cashier.

## SAFE DEPOSIT BUSINESS

THE FIRST NATIONAL BANK.

Dear Sir:

To show you the importance of using a safe deposit box we want to call your attention to a few facts with which you may not be familiar.

Do you realize that bonds are usually "bearer" instruments, payable to the holder both as to principal and interest, and that therefore, when you lose a bond it is just like losing so much currency out of your pocket?

Do you know that, while stock certificates are executed to the owner, they are often endorsed in blank when used as collateral, and if lost, can cause the owner a lot of trouble, if not actual loss? For one thing, an indemnity bond to the amount of twice the value of a lost stock certificate is demanded by the company that issued it before it will issue a new one.

Then there is your mortgage or deed to a farm or other piece of real estate. Suppose you lost that through not keeping it in a safe deposit vault. What then?

Your title would still be good, of course, because your deed is recorded. But suppose you or your heirs want to borrow on the property or sell it! And even if properly filed and recorded, copyists may have made some mistake, and then the original document is necessary as evidence.

Why run the risk of such complications as these and many others that could be mentioned, when you can rent a private safe in our massive, impregnable, fire and burglar-proof vault for as little as \$5 a year—less than two cents a day?

Very truly yours,

THE FIRST NATIONAL BANK.

N. B.—When the foregoing letter was sent out to a list of about 300 names by the First National Bank of Brooklyn, New York City, it rented seven safe-deposit boxes at \$5 a year.

### TO BORROWERS

Following is a good form letter sent out by the Peoples National Bank of Waynesboro, Pa.:

Dear Sir:

We wish to call your attention once more to the advantages of dealing with the Peoples National Bank. The rapid and continued increase in the number of our customers is taken by us as indicating that our way of doing business is becoming more generally appreciated by the public.

It is our pleasure to extend to you our banking facilities, and if you are not now doing any business with us we would like you to consider the matter of opening an account here.

Should you wish to borrow any money do not hesitate to call upon us. We feel sure that our knowledge of the financial standing of all the residents of Waynesboro as well as of Washington and Quincy Townships is not excelled and you can confidently expect fair and moderate treatment from us when you wish to make a loan.

If any of your friends desire to open a bank account or borrow money, we will appreciate it if you will send them to us.

Very truly yours,

J. H. STONER, Cashier.

### TO STOCKHOLDERS

The following letter sent out by the First National Bank of Toccoa, Ga., proved effective in getting results:

Dear Sir:

I am taking the liberty of writing you this letter because you are a stockholder of this bank. You are a part of it. Its welfare is of vital interest to you. When you work for it—when you influence a man to become a customer—you are working for yourself. Ever think of that?

We, inside the bank, are bending every energy toward three things—the satisfaction of our present customers, the gaining of new customers and the



making of profit for our shareholders. These three things require hard work, with an eye single always to absolute safety.

Not depreciating to any extent the influence you are using for us now and have used in the past, we feel that if the matter is called to your attention you will be willing to give just a little more of your time toward working for the First National.

If you find a man who is undecided as to where to keep his money, tell him where you do your business; tell him how we have treated you; tell him of our large capital and surplus; tell him that we are the only national bank in the country; tell him who the men are who are behind the bank. If he brings his account to us, you confer a favor both upon him and us.

The idea is: I want all the stockholders to feel that this is "our bank." When this idea becomes general the splendid growth that the First National is already enjoying will be doubled.

May I not expect your coöperation along the lines laid down above?

Very truly yours,

---

THE GUARANTY TRUST COMPANY,

LANCASTER, PA.

Dear Fellow-stockholder:

It's encouraging that since April over \$300,000 has been on deposit with this, your company. Getting new business is uphill work, however, and the "Guaranty" can only become successful by EVERY stockholder putting his shoulder to the wheel and all of us PUSHING together.

Some stockholders seem to think that paying their stock subscription ends their responsibility, depending upon the directors to make a success of the company. However, the only benefit a director receives from business he brings the company is derived through his ownership of stock, the same as any other stockholder. All stockholders being benefited alike, one should then be just as responsible as another for the growth of the company's business. Three hundred stockholders have a much wider range of influence than fourteen directors, so our future rests largely with the stockholders themselves.

Estimating that the directors have procured one-half of our present business, or \$150,000 of deposits, if each stockholder would bring only half as much business as each director, our deposits would increase to nearly two million dollars. This would place us in a position to make money—and profits mean an increase in the value of YOUR stock. A line of deposits like this would also hasten the growth of our trust business, where the company acts as executor, trustee, agent, etc. This business is usually slow to develop, coming as it does, mostly through the depositors of a trust company.

Your business and your influence are what we need. If we do not yet have your account, let me again urge the importance of giving it to us at once. If you owned a store, would you buy from a competitor just because he was a good friend or because his store was nearer your home? This is YOUR bank; it should have your account.

Only second to your business is your influence. Saying to your neighbor, "I do my banking there," or "There's where I keep my account," does more good than a dozen letters from us. With our new building and modern equipment, he can get the best possible service here, and word from you will often decide in our favor—and new business means DIVIDENDS for you.

I have put matters thus frankly because I think you should realize that this is your bank, that it is able and wants to serve you in ALL your money matters, and that it needs your coöperation. There are over three hundred of us and we can bring big results with everybody helping just a little. Will you do your share? Come in—any time—let us talk things over.

Cordially yours,

M. ALEXANDER, President.

## TO DIRECTORS

### THE FIRST NATIONAL BANK.

Dear Sir:

The impulse has come to me to write you a personal letter to thank you for the interest which you, as one of our directors, have taken in the welfare of the First National Bank during the past year and to bespeak a continuance of that interest in the coming year.

As you know, our deposits are now nearly up to the \$4,000,000 mark. We want to reach and pass that point this year, and I believe it can be done if every man connected with the bank puts his shoulder to the wheel and helps to keep things moving.

We officers appreciate very much what our directors have done and are doing in the way of sending us new business, but it has occurred to us that if we called special attention to our earnest desire to increase deposits this year perhaps you directors would see your way clear to go out of your way, if need be, to speak a good word for the bank to prospective customers.

Of course, the greater our deposits the greater our profits will be, but entirely aside from that feature, I know you have a genuine pride in the progress of our institution.

Wishing you continued health and prosperity, I remain

Cordially yours,

President.

## FOR SAVING ACCOUNTS

Dear Sir:

When you tie up money in any individual enterprise, it immediately becomes a matter of care, attention and possibly of worry to you. Your returns in the way of dividends, and perhaps even the safety of your principal, depend upon success in all the details of management. Any individual business may encounter difficulties impossible to overcome. Failure may come from any one of dozens of wholly unexpected causes.

It may be that changes in your own affairs will make it necessary to realize on your investments, and that may be the very time when it is most impossible to sell on a fair basis, and a heavy sacrifice may result.

But when you invest your surplus money in a savings account in the Central National Bank of Battle Creek, the chances of loss, of uncertainty, of worry, and all care and attention on your part are wholly eliminated.

This bank is radically different from any individual business enterprise. Its money is scattered in many diversified loans, all payable in short time, and, because of their diversity, the chance of loss to the bank is very small, while

the possibility of even the slightest loss reaching you is wholly eliminated by the bank's own capital, surplus and stockholders' liability amounting to \$450,000, by the active supervision of the United States Government, and by the constant, personal oversight of a Board of Directors chosen from among the most conservative, responsible and experienced bankers and business men in Battle Creek.

Your savings here earn FOUR per cent., compounded quarterly. You can draw the interest in cash, or if not so drawn, it is added to the account without attention on your part and thus the problem of collecting and re-investing the interest is eliminated.

Upon receipt of the enclosed blank, filled out with remittance of your first deposit, a savings pass-book with proper credit will be mailed to you promptly.

Very truly yours,

THE CENTRAL NATIONAL BANK.

---

#### THE TYLER COUNTY BANK.

Dear Sir:

In order to make real progress in financial matters, it is necessary to save money systematically.

To save money successfully, it is advisable to have some definite object to work for. That has been the experience of thousands of men and women who have got ahead by their own efforts.

Are you looking far enough into the future to be willing to do without some things now for the sake of having them, with interest, later on?

The anticipation of a future competence takes away the sting of present toil and self sacrifice. If you have a vision of what you want to have or be, work and save now and you can accomplish it.

Having a savings account in a strong and entirely dependable bank like this is one of the greatest possible aids to saving.

Put something into the bank every week or every month, even if the amount is small. You will find that such regular savings accumulate rapidly, and as your account grows you will be in a position to take advantage of opportunities to make money when they come to you from time to time.

You can open a savings account at this strong bank with \$1.00. We pay four per cent. compound interest on savings accounts.

Yours very truly,

Cashier.

---

#### THE TYLER COUNTY BANK.

Dear Sir:

Just a few words to you as a parent:

The success of your children, to a large extent, will depend upon the start you give them when they are young.

It is not so much the amount of money you leave them, as it is the kind of habits they learn from you.

Are you teaching them to save money?

The thrift habit has been at the root of most business successes. Are you going to give your children a start and encouragement along this line?

The dollar a child saves out of his own pocket money, if placed in a sav-

ings account in the bank, where he can see it grow means more than just a little money saved and put away. It will mean the firm establishment, early in life, of the HABIT OF THRIFT, which will mean a great deal to him all through his career.

One dollar is enough with which to start a savings account here, and it can be opened in trust by the parent for his young child. Deposits and withdrawals can be made by mail. Four per cent. compound interest.

Ask for further particulars.

Very truly yours,

Cashier.

---

THE FRANKLIN SOCIETY FOR HOME BUILDING AND SAVINGS,  
NEW YORK.

Concerning Your Savings.

Dear Sir:

First mortgages are generally conceded to be the best investment existing. But there are degrees of security in mortgage loans as well as in other investments, and experience has proved that small first mortgages (\$1,000 to \$7,500) on individual dwellings are better than any other class of mortgages.

For more than twenty-two years the Franklin Society has invested its funds exclusively in this class of mortgages in New York and the immediate neighborhood.

The safety of these securities, the Society's long and conservative record, its convenient methods, and careful supervision by the New York State Banking Department make the Franklin Society an ideal place in which to put your savings.

In January, 1911, it pays its forty-fourth consecutive semi-annual dividend. The rate is four and a half per cent. per annum. The possession of a Franklin Society pass book inspires satisfaction and confidence. May we be favored with an account from you? Tell your friends about the Franklin Society.

Yours very truly,

H. A. THEIS, Second Vice-President.

P. S.—Accounts of \$10 or more opened on or before January 10 earn from January 1.

**CERTIFICATES OF DEPOSIT**

FIRST NATIONAL BANK, INTERCOURSE, PA.

Dear Sir:

Have you heard that the First National Bank of Intercourse will pay interest on Time Deposits, at the rate of three per cent. for six and twelve month periods, beginning January 1 next?

Now, or later, you may have some money lying idle, and it might as well earn some interest for you. By putting it into this bank, on Time Certificate, you can make three per cent., and still have the privilege of withdrawing it at any time, by forfeiting the interest. If you need a loan, say, for thirty or sixty days, you can use the Time Certificate, to the amount of its face value, as collateral, and needn't ask any one to endorse for you.



Should you know of any persons in your community who have some money to deposit on Time Certificate we'd consider it a special favor if you'd call their attention to our bank.

Visit our institution so that we can talk over the matter with you, but if it is inconvenient for you to call, just write out your check in favor of "Inter-course Bank," and mail it. Use the enclosed envelope, and it will be sure to reach us safely. Your Time Certificate will be returned to you at once.

The best plan is for you to come to the bank yourself, bring your valuable papers along, rent a Safe Deposit Box in our fireproof Vault (only One Dollar a Year) and put all your valuable papers, along with your Time Certificate in a Safe Deposit Box.

Hoping to be favored with a share of your business, at least, we remain

Very truly yours,

WILLIS R. KNOX, President.

---

### THE BANK OF DONALDS.

Dear Sir:

The fiscal year of this bank ended yesterday, and we take pleasure in sending you herewith a statement showing the progress the institution has made in the past twelve months.

We also want to take this occasion to thank you for your deposits and other business with us and to express the hope that you have found our service and facilities so satisfactory that you feel disposed to extend your relations with us, increase your balance on deposit here, and recommend us to your friends and neighbors.

It is possible that there are some details of the service we offer with which you are not familiar. Perhaps you have never really learned by experience just how helpful a bank can be to you in your business and financial affairs.

Try us out and we will "make good" on our claims. Here are just a few of the points of our service: Loans, discounts, information, advice, references, bank drafts, safe keeping of money and securities, five per cent. interest on time deposits, certificates of deposit, letters of credit, telegraphing money, collections, and last, but not least, the great convenience of a checking account.

At this time we want to call particular attention to the advantages of our Five Per Cent. Certificate of Deposit. If at present you have any extra money coming in, or if you have accumulated any surplus which you are not planning to spend or invest permanently at once, let us suggest this way to take care of it:

Deposit it in this sound State-supervised bank for at least three months. We will issue for it a Certificate of Deposit which will bear interest at the rate of five per cent. a year for every full month the money is left on deposit.

By this method your money is kept safely and earns a return which is a very good one for a temporary investment, and, since the Certificates are negotiable by indorsement, the cash is instantly available whenever you need it, something which cannot be said for many another five per cent. investment.

With your surplus money invested in our certificates of deposit, you have

the absolute guarantee of a fixed return on your money and you are freed from all worry which is incident to more speculative forms of investment.

Further particulars will be gladly furnished. Consult us about this or any other financial matter, and do not forget that it is always the policy of this bank to provide a prompt, accurate and courteous banking service for all, and to combine liberal treatment with proper conservatism.

Trusting that you will decide to get better acquainted with us for our mutual advantage, we remain,

Very cordially yours,

THE BANK OF DONALDS.

---

#### SECOND NATIONAL BANK, COOPERSTOWN, N. Y.

Dear Sir:

We are writing you this letter in order to call your special attention to some of the ways in which this bank can help you if you will give us the opportunity.

For a great many years this bank has carried on its business in Cooperstown. It has numbered among its depositors and customers thousands of the citizens of Cooperstown and in other communities in this vicinity. We have the strength, experience and equipment to handle your financial and banking matters in the most satisfactory manner, as we have done for so many others.

There is one feature of our business that we want to refer to particularly at this time, and that is our Temporary Certificates of Deposit in connection with our Interest Department. We issue certificates of deposit bearing interest at the rate of three per cent. a year. These run until the next interest date after six months from the date of the certificate. At that interest date the money may be transferred to the Interest Department and a passbook will be issued to the depositor. This is an ideal way for you to care for temporarily idle funds, as your money will be perfectly safe and profitably employed.

Our Interest Department is practically a savings bank. A great many persons have found the maintenance of an account there a real help toward thrift. If you wish, we can provide you with a little calendar safe to use at home. These metal safes take all coins from a penny to a silver dollar. Money once put in cannot be taken out till the safe is brought to the bank to be unlocked so that the contents can be credited to your account. A handsome coolred calendar for a month is given with each safe and every month the safe is brought to the bank and a new calendar given.

In addition to these features we have safe deposit boxes in our great vault to rent at from \$4.00 a year upward.

Come in and see for yourself what we can do for you. The officers of this old and reliable bank want to make your personal acquaintance.

Very truly yours,

Cashier.

---

#### FIRST TRUST AND SAVINGS BANK, BILLINGS, MONT.

Dear Sir:

As, this spring, you will doubtless receive money for which you will have no immediate use, we take this opportunity of calling your attention to the difference between the income from money deposited at three or four per cent., and when deposited with this bank at six.

If your money draws six per cent. interest it will double itself in twelve years, while money at four per cent. requires almost eighteen years for the interest to amount to the original principal. The same proportion holds good for any period of time, and furnishes a striking illustration of the importance of procuring a profitable rate of interest on your money.

The First Trust and Savings Bank is organized under the laws of Montana and is under State supervision, all of its affairs being conducted with the strictest regard for sound banking principles. The certificates of deposit issued by this bank afford a convenient as well as an absolutely safe method of deposit, and they yield six per cent. interest per annum.

Trusting that we may be favored with your deposits, we remain,

Yours very truly,

GEO. M. HAYS, Secretary.

## TO DEPOSITORS

### UNION SAVINGS BANK AND TRUST COMPANY.

Dear Sir:

As the end of the year approaches we want to thank you for your deposits and other business with us during the past twelve months.

We are pleased to send you herewith the latest statement of our condition. It shows an increase of three-quarters of a million dollars in deposits in the past year—a good indication, we believe, of the popular confidence in this institution and appreciation of the service it renders.

It is our plan to keep our depositors fully informed as to the progress and condition of the bank, both for their own satisfaction and in order that they may be in a position to recommend us to their friends. For we hope that you have found our service and facilities so satisfactory that you will feel disposed not only to extend your relations with us, increasing your balance on deposit, but also to call the institution favorably to the attention of possible new depositors. From the fact that you are a depositor of long standing, we assume that you are entirely pleased with the security and service we afford you and, therefore, would willingly speak such a good word for us whenever you can.

Perhaps you yourself do not realize and appreciate all the features of our service. Let us get better acquainted for our mutual advantage.

Thanking you in advance for your consideration in this matter and wishing you continued prosperity, we remain

Very cordially yours,

UNION SAVINGS BANK AND TRUST COMPANY.

Cashier.

P. S.—If you know of any firms or individuals we might interest in the Union Savings Bank and Trust Company, please write their names on the back of this letter and send it to us with your next deposit.

## THE NEW YEAR

### THE CORN EXCHANGE BANK, NEW YORK, HUDSON TERMINAL BRANCH.

Dear Sir:

At the conclusion of our business year, we feel that one of the most pleasurable features of our work has been the coöperation of our depositors. The

best expression of this coöperation has been their efforts to make us known to their friends.

We wish to express to you our appreciation for your kindly effort in our behalf, and hope that in our future relations we shall continue to merit your esteem. We should be very much gratified if during the coming year you could be the means of bringing to us one new account, and we in turn will gladly do our utmost in extending to you and your friends the facilities of a strong and conservative bank.

With best wishes for your future success, and hoping for a continuance of our pleasant relations, we beg to remain,

Yours very truly,

E. S. MALMAR, Manager.

---

To Our Depositors and Friends:

A New Year is here and it is our hope that it may bring you success and prosperity. The past few years have seen considerable growth and many improvements, and the coming year promises still further advances in the interests of this section. Let us resolve to do what we individually can toward making our community a better place to live in by putting the best of ourselves into our business relations as well as our personal relations, and working with intelligence and industry.

The statement sent you herewith indicates the present condition of our bank. "Safety and Service" are our twin watch-words—our endeavor being to extend every facility permitted by unquestionably safe methods; as your interests and ours are identical, the good of one being the good of the other—the reverse of which is equally true. We handle all business with the utmost promptness and privacy and wish all transaction to be entirely satisfactory.

Should you have a friend or neighbor who desires to open a bank account or possibly change a present one so that it will be more convenient, whether it be large or small, checking or interest, we hope you will have him come to us, and enclose an introduction card for this purpose. Your kindness in this respect will be doubled—you will confer a favor on both your friend and us. If each depositor were to bring us one or more new accounts it would mean a considerable amount of new business for us and help to build up an institution that may serve the community in a constantly increasing measure.

Yours very truly,

THE NATIONAL BANK OF SMITHTOWN BRANCH.

---

The Union Trust Company of Chicago, with its January, 1913, statement, sent a letter as follows:

To the Patrons and Friends of the Union Trust Company:

It has been our annual custom to express to you our earnest appreciation of your good will, evidenced by the maintenance of your own banking relations with us and also by your aid in recommending us to your friends. This is a very pleasurable duty and we are glad to express our thanks once more.

During the last ten years, that is, from January 1st, 1903, to the present time, the deposits of this bank have increased 254.4 per cent., and in fact there are only three other downtown banks organized ten years ago or more which



have shown as rapid a growth. This showing is more noteworthy on account of the fact that the growth referred to has been made without consolidation or absorption of other banks. The business acquired has been of a very substantial class, we believe, and has been principally that of merchants, manufacturers, corporations, individuals and banks.

I am pleased to state that our stockholders have re-elected the old Board of Directors, and have made one addition—Mr. Edward M. Hagar, President Universal Portland Cement Company. Mr. Hagar's judgment and experience will be valuable to the bank.

During the latter part of the year the Savings Department and Woman's Department have become established in their new quarters and are now able to give their patrons, who number over 19,000, much quicker service in more pleasant surroundings. Our Savings Department is the most conveniently located of any in the city, being on the ground floor, just one-half block from State and Madison streets. Madison street is probably the busiest east and west thoroughfare in the downtown district.

Following our established policy we have made further additions, amounting to \$150,000, to Capital and Surplus account out of profits, which inures to the increased safety of our depositors. The combined Capital and Surplus now amounts to \$2,650,000.

Wishing our friends a very satisfactory and pleasant New Year, I beg to remain,

Very truly yours,

F. H. RAWSON, President.

## TO RAILROAD MEN

### THE MERCHANTS BANK,

LIVINGSTONE, MONT.

Dear Sir:

Did you ever give serious thought to the importance of connecting yourself with a good bank?

The benefits are real and practical and such as you will surely appreciate if you take advantage of them. The Merchants Bank gives its customers every advantage that any bank can give with safety.

The interests of our customers have personal attention. We try in every way to please those who intrust their business to us.

We would take great pleasure in cashing your railway checks or any other checks you may have.

When you draw your pay, if you wish to avoid spending it all, lay aside just enough for present needs; then deposit the balance in our Savings Department or Time Deposit Department, in either of which we will allow you a liberal rate of interest.

If you want to send a draft under the amount of \$10 to any of your friends, we will be glad to accommodate you without charge.

We specially call your attention to our check account system, which is a safe and business-like way of keeping tab on all your expenditures. To pay bills by check means that you are careful in business, and gives you a decided good standing in the community.

We ask you to come in and see us and have a good personal talk along these lines.

We want your business and will be glad to render you courteous treatment.

Very truly yours,

ASSISTANT CASHIER.

**SPECIAL SERVICES**

Dear Sir:

We know very well that you appreciate the many way in which we favor you; the things that in themselves seem trifles, but which, if not done, would cause you inconvenience; things for which we do not charge and for which we would not accept any pay. We know you appreciate them, for you have shown it by doing the business with us that you have.

Most every bank that we know anything about opens at nine o'clock and closes at four o'clock; this bank has for over twenty years kept open for your accommodation from morning until night; we never close on holidays, for that might be the very day you would want to transact some business. We have had other banks ask us to close with them on holidays, but we would never do so, and we are staying open and taking no holidays, simply to accommodate our customers.

For your own accommodation and for the pleasure we derive from assisting you, we write all of your deeds, mortgages, notes and other legal papers free of charge, and we want you to call on us whenever you have any work of this kind to be done; we also record your deeds and obtain marriage licenses, or look after any other business you may have at the Court House.

Now there are some things you can do to accommodate us, and it will not cost you one cent or put you to any inconvenience. We want you to bring your cotton tickets to us to be cashed; it makes no difference to whom you sell or where the buyer tells you to go, you can bring the tickets here and cash them. This will be an accommodation to us and will be appreciated.

Our cooler is still full of ice water.

Very truly yours

---

Dear Sir:

While the principal cotton buyers will pay off at this bank, we will cash the tickets of any buyers to whom you may sell, it matters not where they may tell you to go, and we want our customers to bring their tickets to us always; we will give you cash on them or place to your credit, as you may wish, and it would be quite a favor to us for you to bring them here.

You may have some renters who sell cotton; if you have, tell them to leave your rent here for you; we will send you a complete statement of the cotton sold.

Numbers of our customers have more or less money loaned out in the country; if you have any and will leave the notes here with us, we will notify the parties, if you wish, and will collect them for you.

If you have any deeds, mortgages, notes, rent notes, contracts, wills or other legal papers that you wish drawn up, come in to us and we will prepare them for you without any charge whatever. Sometimes it may not be convenient for you to bring your wife to sign the papers; in cases of this kind we will take pleasure in driving out to your home, provided you do not ask us to take any pay for it.

Some of our customers have said that they felt that they were imposing on us in matters of this kind; please do not think this, for it is a pleasure for us to be of any assistance to you, and we want you to call on us any time we can do anything for you.

Very truly yours

Dear Sir:

Some things, like politics and the weather, are everybody's business, but your banking transactions are nobody's business but your own and the bank's. A man likes to do business in confidence, and does not like to have his transactions and his pecuniary arrangements talked about and discussed. We have no stockholders or directors who may have curiosity enough to want to know something of your business. We are not interested, either directly or indirectly, in any other business; we are in the banking business and you have never heard of us wanting to trade or sell anything; we can never take advantage of knowing how much money you have, for we will never want to trade or sell you anything.

We will consider it quite a favor if, when you sell your cotton, you will bring the tickets to this bank. Most of the buyers will pay off here, but we will cash the tickets of any buyer, no matter where he may tell you to go. This will be quite an accommodation to us and will be very much appreciated, for which we thank you in advance, and shall be very glad indeed to have you call on us at any time, so that we may return the favor.

Don't forget us when you have any legal papers to be drawn up; we know how to prepare them correctly and it gives us pleasure to fix them for you without any charge whatever.

Very truly yours.

## TO WOMEN

### NO. 1.

Dear Madam:

I have taken up with Mr. Beard the matter of inviting you to open an account with us and I am sending you my card of introduction to him.

I hope you will find it possible to stop in and look over our bank and make his acquaintance very soon.

I might add that this bank is in splendid condition to handle your account and I wish to call your attention to these facts; that we are a commercial bank, owned and controlled by the officers and directors of this corporation and not affiliated with any other financial institution. All questions are answered promptly and without appeal to any one else. Courtesies are extended freely, consistent with sound banking.

If Mr. Beard should be out when you call, I shall be glad to have you ask for me.

Very truly yours,

J. ADAMS BROWN, President.

---

### NO. 2.

Dear Madam:

Some time ago I sent you my card of introduction to our cashier. I have not heard from you and Mr. Beard informs me that you have not called on him. We both would like to have you open an account with us and I personally assure you that I will go out of my way to make it pleasant for you.

As you know, every bank has a different way of extending courtesies, and we believe our methods will appeal to you. The personal element is very strong here and the fact that the management is vested in the active heads, enables us to favor promptly, which is quite impossible in the bulky financial institution.

If you find the demands on your time prevent you from coming to see us,

then I or some one from the bank will call on you, if you will kindly send your card with a date and hour written on it.

I hope I shall have the pleasure of hearing from you soon.

Yours very truly,

J. ADAMS BROWN, President.

---

The Wachovia Bank and Trust Company of Winston-Salem, N. C., sent out an imitation hand-written letter to women, as follows:

Dear Madam:

It is always in season and "good style" to talk to you of your own affairs in relation to banking, of which the average woman is not so well informed as she should be.

A woman performs her duties so nobly that she becomes an inspiration and a force that holds men to that which is best and noblest in life.

Every woman owes a duty to herself and to her children as well in learning something of business and business methods.

Banks are the only institutions helpful to women in the careful and prudent handling of her money matters. Banks are easily reached and glad to coöperate and serve.

First, a bank account with this institution is a convenience. It is simple and safe and it gives you a record of all transactions. If you are wealthy, it proves of great usefulness. If you have saved, this bank gives you a plan to increase the saving. This saving permits of the gratification of some cherished fancy or becomes of great value in the day when ready money is a necessity. Saving and spending through the bank give business ideas and information that will stand every woman in good stead in a day when, upon her own knowledge, depends the proper management of her finances.

Then, the future of the children depends on their knowledge of the value of money, so, if there is any one woman who needs bank protection and advice conducive to business training, you are that woman, for it not only helps you, but enables you to train your child along a very essential line.

Read this letter again carefully. Consider it and remember you must act and that the Wachovia Bank and Trust Company is ready to help.

Yours truly,

C. L. GLENN, Advertising Manager.

---

THE NATIONAL CITY BANK, NEW ROCHELLE, N. Y.

Dear Madam:

We feel that the women who have been doing their banking business with us during the past year and perhaps longer, have added materially to the efficiency of our bank, and as it would be quite a task for me to meet each one personally and express the favorable influence her business has had on our success, I am taking this opportunity of writing to you our appreciation of your interest in our institution, and trust that you have received from us during the year just closing courteous treatment and satisfactory service.



We know that at times puzzling questions arise in reference to a bank account, and it will give me, as well as the other officers of the bank, pleasure to be of service in making plain what cannot be readily understood. Perhaps you would be glad to help us further by speaking a word of commendation to any of your women friends who are seeking a bank connection. We will appreciate the favor and thank you.

As a reminder of the holiday season and for service during the coming year, we have prepared a useful and attractive pencil which we would like our women customers to use. One of these pencils has been laid aside for you and our paying teller will be glad to deliver it either to you in person or on your order.

Sincerely yours,

HENRY M. LESTER, President.

## TO DORMANT ACCOUNTS

### THE FIRST NATIONAL BANK OF SEATTLE.

Dear Sir:

For some time now there has been no deposit or withdrawal on your account with this bank and we do not know just what your banking arrangements are at present.

Consequently we are taking the liberty to send you our latest statement and to call your attention to a few special features of the service we render, some of which you may have overlooked. Perhaps you have never really given us a chance to show how helpful we can be to you in your business and financial affairs. We want to remind you of a few points of our service, as follows:

Business Information, Advice, References, Loans, Discounts, Bank Drafts, interest on Time Deposits, Letters of Credit, Foreign Drafts, Telegraphing Money, Making Collections, the Checking Privilege—in short, every convenience and facility of a modern banking institution.

In addition to these, we have a fireproof and burglarproof safe deposit vault of the most up-to-date type, with rental for private boxes as low as \$5 a year.

We hope that it may be possible for us to resume our former pleasant relations, and we would be glad to welcome you at the bank for that purpose.

Cordially yours,

CASHIER.

## BANKING BY MAIL

Dear Sir:

In choosing a bank for your savings, you naturally wish to select an institution that not only pays a liberal rate of interest, but one which is also as sound and secure as large capital and surplus, conservative management and strict banking laws can make it.

In our former correspondence we have demonstrated the advantages of our system of "Banking by Mail," and we now take pleasure in setting forth briefly why the Citizens Savings and Trust Company enjoys the full confidence of the country at large:

First: It is one of the strongest financial institutions in the United States and is the oldest and largest trust company in the State of Ohio.

Second: Its capital and surplus, which stand as security to depositors, amounts to over six and one-half million dollars, while its total resources exceed fifty million dollars.

Third: It has conducted a successful savings bank business for forty-four years and its board of directors consists of representative Cleveland citizens, whose integrity and financial standing are unquestioned.

Any amount down to one dollar will open an account drawing four per cent. interest, compounded twice a year. Send your deposit by money order, draft or check, made payable to the Citizens Savings and Trust Company. You will immediately receive a pass book showing the amount deposited to your credit.

Yours very truly,

THE CITIZENS SAVINGS AND TRUST COMPANY.

#### THE TYLER COUNTY BANK.

Dear Sir:

Figures are usually quite dry reading, but here are some which ought to be of personal interest to you:

At four per cent. compound interest in a savings account, your money in twenty years would grow like this:

Yrs.	\$5.	\$25.	\$100.
1	5.20	26.00	104.04
2	5.40	27.04	108.24
3	5.60	28.12	112.60
4	5.80	29.24	117.12
5	6.00	30.40	121.84
6	6.24	31.62	126.74
7	6.48	32.88	131.84
8	6.72	34.18	137.14
9	6.96	35.54	142.66
10	7.22	36.96	148.40
15	8.70	44.94	180.80
20	10.50	54.64	220.26

The above table shows very clearly what a substantial aid compound interest is to the work of building up a competence.

The important thing for you to do now is to start a savings account in this strong bank, where your money will be safe and steadily at work in your behalf. Deposits and withdrawals can be made easily by mail.

Yours very truly,

CASHIER.

#### SEEKING COÖPERATION

A Pennsylvania bank keeps a careful record of new accounts in this way: Two weeks or so after a man opens an account, he is sent the following letter:

Dear Sir:

As you were among those who contributed to the satisfactory growth of this bank during the past month, I take this opportunity to thank you for the deposit with which you have entrusted us.

The bank is the department store of finance, and we trust you will give us further opportunity to serve you in other departments of this financial store.

Our modern buiding and equipment enable us to meet every demand of a financial nature.

The man on the outside quite frequently sees ways in which the public could be better served, and we ask your coöperation in our aim to give efficient banking service. Any suggestions you may have to offer, whether arising from your own personal needs or from your observation of the wants of others, will always be welcome.

As a depositor of this bank you are doubtless interested in its continued growth and development. Will you favor us with the names of any who you think might be induced to give us their business? The enclosed form is for that purpose, and we will appreciate the confidence you will show us in using it.

Again thanking you for your business, I am, Respectfully yours,

A large percentage of the new customers who receive the letter and blank send in lists of their friends, to whom is mailed the following letter:

Dear Sir:

A friend of yours does his banking business with us. He is well enough pleased with this bank to have his friends deal here, and gave us your name as a prospective customer.

From the enclosed folder you may get some idea of the banking facilities at your command here—perhaps you have heard of them through your friend—but it takes a personal visit to fully appreciate them.

I extend to you a cordial invitation to call just as soon as convenient, and assure you it will be a pleasure to me to show you through our new building. Bring your friends with you. It will be well worth the trip, just to see how a modern bank is equipped.

You will find the officers right in the front, glad to greet old friends and eager to meet new ones. Come in and we will make you feel at home.

Cordially yours,

PRESIDENT.

As new accounts are opened, the names are easily checked with the list secured from the forms enclosed with the first letter. The names secured from the forms make up a live list that may be followed up with advertising literature and letters.

## TO COLLEGE STUDENTS

Financial institutions in college towns often make a particular effort to secure the business of students and faculty. The following letter is one which the Bunker Hill Branch of the City Trust Company of Boston sent out to Harvard students:

Dear Sir:

If you purpose being in this vicinity during the coming year, it would be a most excellent plan to become identified with a prominent Boston bank.

We address you in the interests of the City Trust Company, because we have noted that there is some hesitancy on the part of young men in opening an account with a large banking institution. We wish you to feel, however, that your

account, irrespective of its size, will be most welcomed at this Trust Company.

As you may observe from the enclosed statement, many of our officers are Harvard graduates, and, for this reason, take an interest in those Harvard men who are about to start their business or professional career.

With this end in view, the writer would be glad to see you at any time, and to advise you on all financial matters.

Trusting that we may be of service to you,

Very truly yours,

PERCY D. HAUGHTON, Assistant Secretary.

## TRUST COMPANY SERVICE

The Franklin Trust Company of New York has been using the following form letter:

Dear Sir:

During this period of inactivity a Trust Company is the most profitable depository for your funds.

We extend to you a cordial invitation to avail yourself of the facilities offered by the company at its office, 140 Broadway, which is convenient to your office.

We are glad to open small or large accounts, and allow interest on balances of \$500 and over.

Should you be unable to call here, we would be pleased to make an appointment for our representative to see you at your office, at any time that suits your convenience.

Hoping to be favored with at least a portion of your business, we are,

Very truly yours,

FRANKLIN TRUST COMPANY.

---

Dear Sir:

If we were to offer you \$100 as a gift you would be interested as to what prompted the generosity. If to bank here may mean the saving of many times that sum each year, isn't the proposition still more interesting?

Letting well enough alone is not a good business and you have not succeeded along that line. What was good enough yesterday is changed, until today, you know better the needs of your patrons and endeavor to better supply them. This builds your business.

Many a merchant's business has been saved—saved by his bank.

Some explanation and description of the methods of this bank are worth while.

It is built for safety. Its paid in capital is \$1,250,000. Safety, then, is the first consideration. Next, in order to succeed, the bank must render patrons an accurate and helpful banking service that it may draw business—your business—the business of others. Some say that any bank will do. Would any goods you might buy answer for your trade? We insist that there is a difference in banks, just as there is a difference in merchants.

More than 15,000 persons have selected this bank because of the protection, service and helpfulness it offers them.



Suppose you desire to give a reference—one from this, North Carolina's strongest bank, certainly means something.

Suppose you seek information relative to increasing your stock or making some business change. It is reasonable that our officers, being familiar with all lines of trade, can advise you so that loss may be avoided and no mistake made.

Suppose you carry a checking account here—a part of the money is not needed for a time—our Savings Department or a Certificate of Deposit, convertible into cash at any time, will prove very satisfactory.

You might wish to invest in some good stock or bond—our Bond Department possesses helpful information and will gladly assist you in securing just what is desired.

You wish to name an executor for your estate. Our Trust Department never dies. It carries out every provision of the will to the letter at the lowest possible cost to the estate.

Whatever you need in banking you will find here. Fill out the enclosed deposit ticket with the amount with which you desire to open an account. What you need we can render. Are you going to be with us?

Yours truly,

ADVERTISING MANAGER.

---

Dear Sir:

Last July a friend of ours was taken ill, but his condition was not considered at all dangerous. He had been moderate in his habits and lived an active outdoor life. While he was confined to his room he had time to think of many things which the rush of affairs previously had prevented. He decided to make a will, so he sent for a lawyer and explained that he wanted certain properties to go to a favorite nephew, who had recently married. Also what he wanted done with other portions of his estate and how the family heirlooms were to be distributed.

Mr. S. was still sick in bed when the will was finished, but he and the lawyer went over it together and it was pronounced satisfactory and witnesses were called in. Mr. S. said, "Wait a minute till I change my position so that I can write more comfortably and I will sign the will." He gave his pillow a push, sat up in bed, reached for the pen, but before he could put the pen to paper, he fell back dead. He had no idea of going then or for years to come. His wishes as expressed in the will were not carried out because it was not "executed." He waited too long.

Why not make provision while you are strong and well for the care of your estate? If an accident happens, or if you are ill, you will not then be worried about things that might have been provided for. A will is not irrevocable. Its provisions can be changed by the maker whenever he wishes. We have a booklet about trust and executorships that may interest you. We will send it to you for the asking.

Yours truly,

R. L. Low, Manager Banking Department.

---

Dear Sir:

Eighteen months ago one of our depositors came into our Jamaica office and said he was worried about his business—that his sales were satisfactory, but that apparently he did not have enough working capital. We went over the situation

together. Some changes were made in methods of financing the business. We loaned him some money. To-day he is doing twice as much business and is in easy circumstances and making a good profit.

Another instance: Last July, "Mr. X." came in and asked for an increased line of discount. The standing of "Mr. X." was beyond question. We analyzed the situation with him and he decided he would be better off not to increase his line. He came in last week and said it turned out as the analysis had shown.

The foregoing might be called "Constructive Banking." The Constructive Banker aims to make not only "good loans—but to lend money in such a manner as to help his depositors to the best advantage.

We offer you in our Jamaica office the advantages of Constructive Banking and remind you that you are dealing with the strongest financial institution on Long Island.

Very truly yours,

R. L. Low, Manager Banking Department.

## CHANGE OF INVESTMENTS

North & Company, bankers, Unadilla, N. Y., announced to their depositors a change of plan in regard to the bank's investments as follows:

To Our Depositors:

In order to further safeguard your deposits, we beg to announce that because of changed conditions and increased risks in lending money on notes, we will, beginning with January 1st, 1911, invest less in notes and more in bonds—safety of principal being preferable to high interest income.

No promiscuous outside loans will be made—and only good commercial paper and collateral loans will be accepted from our depositors, to such extent as their balances warrant.

With the increased number of banks in this section, there is danger of "double discount lines" by some borrowers getting all they can at several banks.

We have our demand deposits in United States bonds and cash on hand and in reserve banks; other deposits in New York State bonds and high grade securities.

The high quality and convertibility of our assets render our bank an unusually strong one. It is our aim to keep it in such condition that there can be no safer place in which to deposit your money.

Very respectfully,

NORTH & Co.

## FINANCIAL STRENGTH

The Jamaica office of the Title Guarantee & Trust Company, New York, sends out form letters to a large list of names every month. Simultaneously advertisements covering the same topics appear in local Long Island papers. The following is one of the letters:

Dear Sir:

When you deposit money you should be sure that the bank will be in a position to pay it back when you want it.

The test of a bank's strength is the proportion of capital and surplus to its deposit obligations. This company, including stockholders' liability, has behind

its deposits more than \$19,000,000 of its own, besides the deposits themselves.

There is no other bank of Long Island that can make such a showing.

You are invited to call at 350 Fulton street, where we will be pleased to furnish any further information you may desire.

Yours very truly,

R. L. Low, Manager Banking Department.

## CLOSING ACCOUNTS

The First National Bank of Englewood, Chicago, for some of its correspondence uses a combination letterhead and statement folder. This bank writes to depositors who want to withdraw their account, as follows:

Dear Sir:

It is with a feeling of regret that we note the recent discontinuance of your account in our Commercial Department. Should its termination, by chance, have been caused by a lack of due courtesy on the part of any of our employees, we trust that you will not delay in advising us.

We appreciate in proper measure your consideration and confidence. Should you find it convenient to renew business relations with us, we assure you that your interests will ever receive our vigilant care, and your desires our prompt attention.

Yours respectfully,

CASHIER.

## LOCAL PRIDE

Dear Sir:

As a customer of this bank, you are, of course, interested in its welfare, and for that reason I am taking the liberty of writing you this letter. The policy of the management of this institution has always been one of friendly interest and personal service to its customers.

You are no doubt familiar with the history of the owners and directors of this bank, dating back for more than a generation in this community, during which time we have all, both stockholders and customers, labored together for the upbuilding of Storm Lake and the surrounding territory. We, to-day, have a bank strictly "A Home Institution," every dollar of its stock being owned in Storm Lake and its loans made entirely to local borrowers, for the upbuilding, advancement and improvement of this section.

We are endeavoring to give our customers a service that is in every way satisfactory to them—coupled with absolute safety. It is the endeavor of every officer and employee to see that the requirements of every customer are properly cared for and should anything unpleasant ever occur, I will esteem it a personal favor if you report to me, for otherwise I might never hear of it.

If you have a friend who desires to open a bank account or possibly change his present one, whether it be large or small, checking or savings, I hope you will have him come to us. Your kindness in this respect will be doubled—you will confer a favor both upon your friend and us. If each customer were to bring us one or more new accounts, just think what an increased business it would mean.

May I not expect your hearty coöperation in view of the facts as stated above, which we promise to merit and to appreciate?

Very truly yours, etc.

## COMMERCIAL BANKING

Dear Sir:

Investment banking, as compared with commercial banking, has held the attention of our business community for some time.

A commercial bank's business is based mainly upon one, two, three or four months' notes, which are constantly being made and as constantly paid, because the needs of the makers are continually changing with the production and consumption of commodities.

To use commercial funds for investment purposes constitutes investment banking, curtails legitimate business enterprises to the same extent, promotes speculation, and, if not checked, threatens the very foundation of our economic and trade system. The basis of its business is fixed, and its loans upon collateral are likely to remain the same for an indefinite period.

The discounts of a well regulated commercial bank vary with the productive interests of the country, and are changing from day to day; maturing notes of one branch of industry are used to meet the needs of another. Its assets are quick assets and are in liquid form.

The Penn National Bank is strictly a commercial bank, is under Government supervision, clearing-house protection and oversight, and maintains a proper and sufficient cash reserve. It is independent of the control of any single interest and is able to meet the reasonable needs of its patrons at all times.

We invite your attention to the enclosed statement and offer you all the facilities and advantages of a commercial bank, developed and perfected by eighty years of successful service.

Your personal account, large or small, should have the same protection as your business account.

Vtry truly yours,

S. S. SHARP, President.

## CHECKING ACCOUNTS

The First Mortgage Guaranty and Trust Company of Philadelphia used a large number of separate piece of follow-up matter. One of its follow-up letters read as follows:

Dear Sir:

Not having received any reply to our recent letter on savings, it has just occurred to us that you might be interested in opening a checking account instead of a savings account.

Among the bankers, Philadelphia is known as a free collection point. There are no charges for collection on Philadelphia checks and we accept checks or drafts on all cities and towns in the United States without charge for collection.

You can open a checking account by making an initial deposit as low as \$50 and we allow from two to two and one-half per cent. interest on daily balances, depending upon the amount of the account and the activity thereof. A good healthy balance, with relatively few checks per month, is as well worth two and one-half per cent. interest as others are worth two per cent. Some accounts at certain seasons are worth three per cent. interest.

You can make deposits with us by check or draft on any bank in the United States or by post office money order or express money order.

If you will write us regarding your checking account, that is what your daily



balance would average and activity of your account, we will be very glad to advise you just what rate of interest the account will earn.

We would be very glad to have you open a checking account and hope to have the pleasure of hearing from you by return mail.

## INDIVIDUAL SERVICE

Dear Sir:

Are you receiving the proper service and assistance from your bank?

Is every detail of your banking business being handled in a way that is perfectly satisfactory to you?

The Mechanics Bank has every facility for attending to your wants properly and promptly. Our splendid building and central location offer you every convenience.

You may feel free to consult with our officers at any time about any financial problem.

Between our depositors and ourselves exists an intimate, personal bond of confidence and coöperation. Many of our customers have told us that this individual service has played an important part in their business success. We aim to be genuinely helpful—even beyond the mere routine of ordinary banking courtesy.

This service we place at your disposal. Backed by the ample security and complete facilities of The Mechanics Bank, it is worth your careful consideration.

If you are thinking of changing or enlarging your banking connections, Mr. Frisbie or I would be very glad indeed to talk it over with you.

Yours very truly,

THE MECHANICS BANK,

W. H. DOUGLASS, President.

P. S.—We maintain a special Department and Service for ladies.

## THE PERSONAL TOUCH

Dear Sir:

I wonder what feature of a bank's service you consider most important.

Prompt, personal, courteous attention to your interests by every officer and employe. Do you know of anything more important than that?

You want, of course, perfect safety for your funds. The Mechanics Bank is strong and secure. It is also centrally located and excellently equipped.

But, above all, the feature of our service which will appeal to you most is the close cordial relation existing between our depositors and our officers and employees.

You will never encounter any unnecessary delays in transacting business with us. There is no useless "red tape"—no stiff, unbending formality.

We especially pride ourselves upon the promptness with which we pass upon loans. Such applications are passed upon immediately but carefully. We never depart from safe banking methods, but liberality and courtesy are always our unflinching aim.

If you make inquiries among our depositors, you will find why it will be to your advantage to open an account with us. Mr. Frisbie or I will be pleased to

discuss the matter with you at any time, if you are thinking of changing or enlarging your banking facilities. Yours very truly,

THE MECHANICS BANK,

W. H. DOUGLASS, President.

P. S.—We maintain a special department and service for ladies.

## BANKING PROBLEMS

Dear Sir:

There are many reasons why you should make The Mechanics Bank YOUR bank.

Let me point out to you just a few of these reasons.

First of all—Safety. For eighty-eight years this bank has safeguarded its depositors. Its record is absolutely sound. Its management is in the hands of successful, well-known New Haven business men.

The central location and superb equipment of our modern building are also important advantages for you to consider.

But I wish to emphasize chiefly the service which we are able to render you.

Promptness, careful attention to even the minutest details of banking service, liberality, courtesy—these sum up the reasons why your banking relations with us will be pleasant and satisfactory.

We are fully equipped to render you the financial assistance and counsel which is your due. This service will not be given you grudgingly or half-heartedly—but willingly and whole-heartedly.

If you have any banking problems, come in and talk them over with Mr. Frisbie or myself. Perhaps we may be of assistance to you.

Yours very truly,

THE MECHANICS BANK,

W. H. DOUGLASS, President.

P. S.—We maintain a special Department and Service for ladies.

## EMPHASIZING GROWTH

NORTHERN NEW JERSEY TRUST COMPANY, EDGEWATER, N. J.

Dear Sir:

The business of this company in ONE very important respect is not unlike any and every other line of business. That is, in order to succeed we must PLEASE OUR CUSTOMERS; we must make it to their ADVANTAGE to do their Banking with us.

It is with a great deal of satisfaction, therefore, that we point to the increase in our business, reflecting as it does the satisfaction of our customers.

In the past year our accounts have increased in number from 1425 to 1620; deposits in "savings accounts" have increased from \$117,000 to \$154,000 and on check accounts from \$370,000 to \$444,000. Our loans to burroughs and towns have increased from \$64,000 to \$175,000, while a substantial gain was made in surplus and undivided profits.

If you already have an account with us, please accept this as our assurance that your business is appreciated.

If you have no account as yet, we shall be pleased to have you call and let us explain our advantages for serving you.

Very truly yours,

S. L. DOREMUS, Secretary and Treasurer.

## TO NEW DEPOSITORS

We take this opportunity of expressing our appreciation of the account which you have opened with us and we wish to assure you that our officers and employees will esteem it a pleasure to extend to you every courtesy and attention.

There are two features to which we wish to call your attention—more protection than found at many other banks and a painstaking effort to render you a helpful banking service through any of our several departments.

Nearly every person needs a checking account on which to draw for the payment of obligations and nearly every one has some definite plan in mind which cannot be realized until a certain sum has been accumulated through such a plan as is offered by our Savings Department.

Still others find one of our other departments helpful, for we render you the same good service in handling your insurance, selecting an investment through our bond department, in acting as your agent or when naming us as executor of your will.

It has been our experience that satisfied patrons are always pleased to recommend a bank to their friends and acquaintances and we trust that your relations with us will prove so satisfactory that you will take pleasure in directing to the Wachovia Bank and Trust Company any persons whom you consider would be benefited by having an account with this bank.

If at any time we can be of assistance to you by furnishing information or advice regarding financial matters, we cordially invite you to call upon us.

Yours truly,

ADVERTISING MANAGER.

## GOOD WILL

In sending out a booklet containing slips to be used by depositors in introducing new depositors to the bank, Walter E. Frew, president of the Corn Exchange Bank, of New York, writes to depositors:

Our bank has through the efforts of our depositors and our official and clerical force increased its net deposits to the sum of \$60,000,000, and I wish on behalf of the bank to thank you for the part you have contributed to this gratifying result.

Assuring you on our part of a continuance of the same conservative policy that has characterized our bank since its incorporation in 1853, and our wish to retain your good will and helpful assistance in our further growth, I am, etc.

## WITH STATEMENTS

Form letters from Corn Exchange National Bank, Philadelphia:

We present to you our last "Corn" statement, lately called by the Comptroller of the Currency, and a comparison of the last three statements called.

The large increase in business shown is not only the result of easier conditions of the money market, but of many additions to our list of depositors.

May we suggest an investigation of our banking methods?

Respectfully yours,

CASHIER.

---

The Comptroller of the Currency is required by law to call for statements of all national banks five times each year. The last statement was called for Sep-

tember 4. Our enclosed circular contains both this statement and a comparison with those of previous years.

In addition to the semi-annual examinations by the National Bank Examiners and for the further security of the bank, the directors have required for many years frequent and thorough audits of the books and assets of the bank by outside certified public accountants, and at the present time this work is done by Messrs. Lybrand, Ross Bros. & Montgomery.

We feel your interest in the success of the "Corn Exchange" will prompt you to suggest its name and standing to all of your friends wishing to form new banking connections.

Very truly yours,

CHARLES S. CALWELL, Cashier.

---

As yet we have not the pleasure of your name on our books.

Do you know any of our depositors? Through their interest we constantly increase our business friendships and through our methods of handling business we hold our friends.

Our latest statement is enclosed. Very truly yours,

CASHIER.

---

Mr. Calwell wrote as follows:

Enclosed you will find some sample letters which we have sent to business houses in Philadelphia, calling special attention to statements.

The letters were printed with special process, which gives them the appearance of having been copied. The addresses, of course, were printed on the typewriter in the usual way.

---

#### THE COAL AND IRON NATIONAL BANK, NEW YORK.

Gentlemen:

In addition to the periodical examinations by Government Examiners, the Comptroller of the Currency requires National Banks five times yearly to file itemized statements showing conditions several days prior to the call, thus precluding any adjustment of figures. This method of course operates for greater security among National Banks. For the information of our friends it is our custom to publish these statements in condensed form as per enclosed copy, under date of March 8, which we trust you will read with interest.

We invite your particular attention to the unusual strength and diversity of business interests represented by our board, which indicates the scope of our business and insures safe and conservative management.

As our location is convenient for your purposes, we are prompted to offer our facilities, which embrace every function which can be performed by any National Bank consistent with the rules of the Clearing House Association, of which this bank is a member.

As this bank conducts a strictly commercial business, with due regard to the mutuality of interests between a bank and its depositors, we trust that such a connection may appear attractive to you.

We sell Foreign Drafts, Travelers' Checks and Letters of Credit, execute orders for the purchase and sale of securities in all markets and handle business on all parts of the world.

In our Safe Deposit Vaults we rent boxes for the safe keeping of valuable papers at \$5 per annum and upward.

Very truly yours,

DAVID TAYLOR, Vice-President.



To Our Friends and Customers:

We are enclosing herein financial statement of condition of this bank as rendered to the Comptroller of the Currency on June 30, from which you will see something of the growth of our institution.

It is exceedingly gratifying to stockholders and management of the Buchanan National that such a healthy growth can be shown, and we desire to express our appreciation for the support given us by the business public.

If we have been of service to you in the handling of your banking business, we would highly appreciate a good word spoken in our behalf to your friends, with a view of securing them as depositors.

With best wishes, we are,

Very truly yours,

THE BUCHANAN NATIONAL BANK.

---

#### THE MERCHANTS NATIONAL BANK.

Dear Sir:

At this time, when there is so marked a tendency to concentrate funds lodged in this centre, is it not worth while to consider the desirability of doing at least a part of your New York business (as an anchor to windward) with an entirely independent institution?

During the period in which the tendency to consolidate has been rife, this bank has maintained its individuality independent of the control of any single interest and its affairs are under the management of its directors and officers for the benefit of its whole clientele.

In times of stress we do not have any "interests" to "take care" of and our resources are then available for all of our customers to the extent of their responsibility.

We enclose a copy of our last statement, with a list of our directors. These names and figures will emphasize to you our relative strength and conservative management.

We are proud still to have as customers a number of banks with which we have had cordial relations for over one hundred years, and we should be glad to have your institution among the number of our well pleased depositors.

Very respectfully yours,

JOSEPH BYRNE, Cashier.

#### GENERAL LETTERS

Dear Sir:

If you are contemplating any change in your banking connections or the separation of your personal from your business account, the Exchange Trust Company presents several important reasons for asking the privilege of becoming your depository:

It is a commercial bank.

It is independent of any other financial institution.

It does not underwrite or participate in any syndicate propositions.

Its officers are accessible to and personally interested in the depositors.

Its policy is to loan its funds to depositors to the limit of safety, not to officers or directors.

Its relations with the depositors are strictly confidential.

It pays interest on checking accounts of \$300 or over and special arrangements made for trust funds and time deposits.

Its banking rooms are centrally located and arrangements can be made for late deposits.

A representative will call if desired.

Opposite State Street Tunnel Terminal.

Yours respectfully,

EXCHANGE TRUST COMPANY, Boston, Mass.

#### UNION SAVINGS BANK AND TRUST COMPANY.

Dear Sir:

The three chief things that a business man demands of his bank are:

SECURITY, CONVENIENCE, SERVICE.

Each of these is afforded in a high degree by the Union Savings Bank and Trust Company.

*As to Security.* Twenty years old; capital and surplus, \$125,000; directors are prominent in the business life of the city and meet frequently to confer on the affairs of the bank; officers are able, conservative and experienced; bank examined twice a year by the State banking authorities and twice by the directors.

*As to Convenience.* This bank is located near the place of business of every one to whom this letter is sent. Our banking room is commodious, well lighted and convenient in every way.

*As to Service.* Every equipment and system for facilitating the business of the bank and its customers is in use here. Customers are sure of prompt and accurate service and courteous treatment. Our officers are easily approachable and glad to advise customers in banking and financial matters. Dealing each day with men in all lines, they are constantly in touch with specific as well as general conditions. The members of our staff will treat you with courtesy and handle your business with accuracy and dispatch.

Please drop in and see us or ask us to call on you. We want to meet you, and we believe our acquaintance would prove mutually beneficial. Let us show you just how we can help you in your business and financial affairs.

Very cordially yours,

UNION SAVINGS BANK AND TRUST COMPANY.

Cashier.

Dear Sir:

A few days ago there came to my desk from one of our bank correspondents a small book called "Mr. Brown's Experience," giving in the form of a very readable story an account of how this Mr. Brown and his family required and were well served by the facilities of this particular up-to-date institution. It would be too long to give you this story in a short letter, although I know you would be interested in it, but I would like to tell you in a few words what the National City Bank of New Rochelle can do for you and how you can use its various departments to your advantage.

To begin with, I feel you ought to know what kind of a bank I am offering you for your consideration and I am enclosing a copy of the latest statement made to the Comptroller of the Currency at Washington, which gives in a condensed form the standing of the bank at this time. On the page opposite the

statement are some facts in reference to our business which you will find interesting.

Besides our Commercial or Business Department, which you should see and use to appreciate, especially the Ladies' Room, we have an Interest or Savings Department, where all members of the family can have accounts.

Our Safe Deposit Vaults and our large room for the storage of valuables are the most complete in the county, and we have been told the finest in the State of New York outside of New York City.

Further, when you or any of your family or friends are going traveling either in this country or abroad, we can serve you well in providing for the safe conveyance of your money by either Travelers' Cheques, Foreign Drafts or Letters of Credit. In short, whatever you may need in the banking line, call and see us about it, for we can supply your wants.

Let me add in closing that an account with this bank will be a sufficient introduction to allow you to bring before our Discount Committee the matter of a loan if you should need it.

Trusting that the opening of the spring, which will soon be with us, may bring with it the prosperity which seems also near at hand, and that we may both enjoy some of their benefits, I remain, as ever,

Sincerely yours,

THE NATIONAL CITY BANK,

New Rochelle, N. Y.

HENRY M. LESTER, President.

---

#### THE WEST END SAVINGS BANK AND TRUST COMPANY.

Dear Sir:

"Is it a good bank?"

That is the question which one naturally asks when a new banking connection is proposed.

A good bank is one which combines strength and service in a high degree, and that is what the West End Savings Bank and Trust Company does. It has large surplus and undivided profits, a very efficient staff of experienced officers and employees, and a modern building with an up-to-date equipment.

Genuinely "constructive banking" is our aim, and we emphasize the business-building service which we extend to our depositors.

Do you realize that a good banking connection, with all that it implies, may mean the difference between success and failure in your business?

We have known of many instances where a business, started by men of little means, but of integrity and ability, has, through wise banking connections, become strong and prosperous.

This bank is able to help you in such a way that you can get better results from your own efforts. Dealing each day with men in various lines, our officers are constantly in touch with conditions in every trade and industry.

Frequently we are able to put our customers in possession of facts that bring them profit or save them loss.

This bank has helped a large number of business men, both in times of prosperity and in periods of storm and stress.

We offer a bank large enough to inspire the confidence of its customers, but not too large to give every consideration to the interests of every customer.

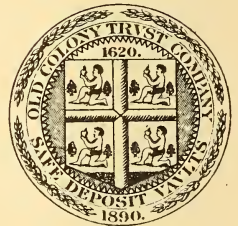
The undersigned would be glad to meet you personally to talk over your banking requirements. Very truly yours, H. S. HERSHBERGER, Cashier.

## CHAPTER XVI

### 216 BANK EMBLEMS OR TRADE-MARKS

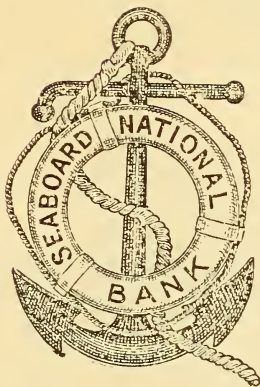
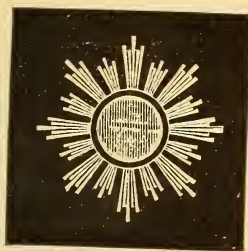
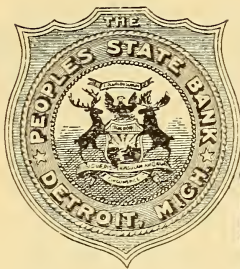
**A**N appropriate emblem can be made to mean a good deal to a bank. It has a distinct advertising value in exact proportion to the extent to which it is known and recognized by the public at large.

A well-chosen trade-mark has quite as much advertising value for a bank as it has for any other business. A mark of this sort, consisting



of an eagle with outspread wings, bearing the name of the bank on its wings and the words, "A Bank of Strength and Character" in its talons, was adopted several years ago by a bank in the Middle West. It has, the officers believe, increased the pull of the bank's advertising at least fifty per cent. The eagle is used on letterheads, deposit tickets,

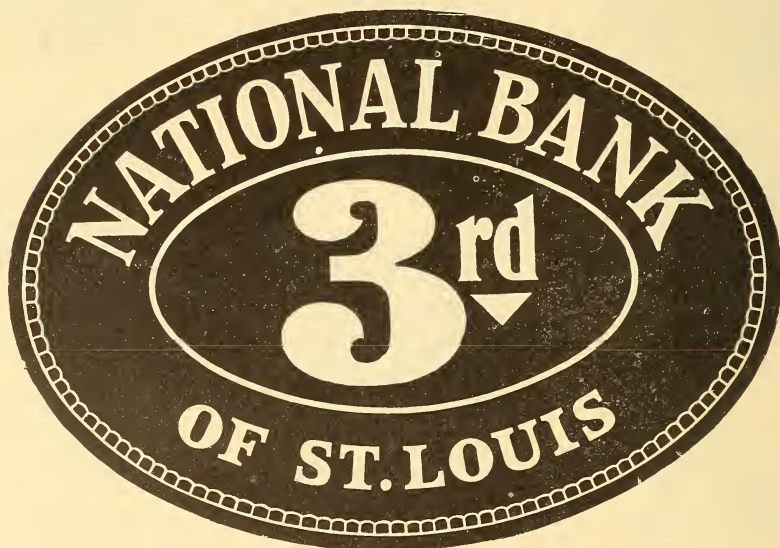




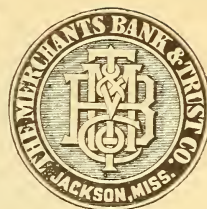
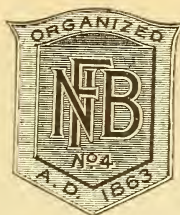


checks and every piece of advertising issued. The constant display of the trade-mark has made it so familiar that when people see it, attention is attracted and the advertising which it marks is almost sure to be read.

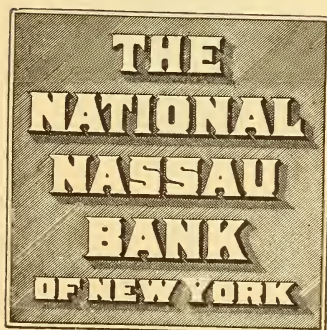
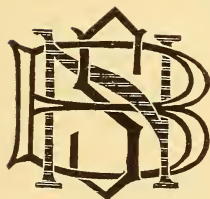
In this chapter we present a large number of bank emblems, most of them good and worthy of the study and emulation of any bank, new or old, which is considering the advisability of adopting a trade-mark emblem. In many cases local or national history, geographical, personal or other special features have been used as the basis of the idea incorporated in the emblem.

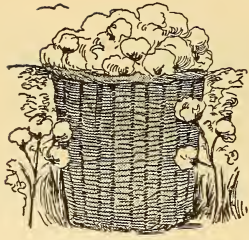




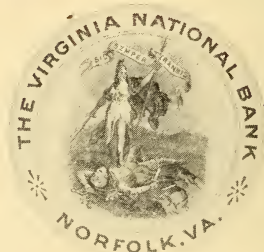
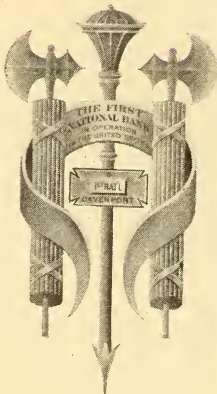
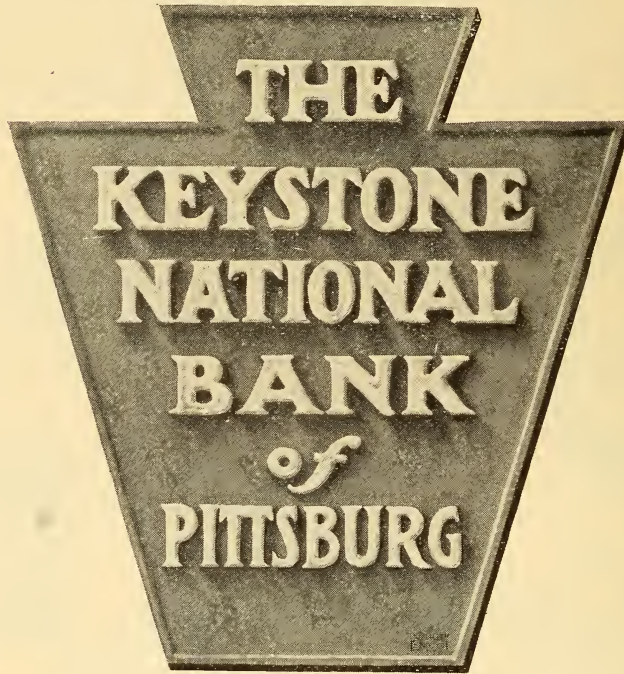


# THE EQUITABLE TRUST COMPANY OF NEW YORK





WACHOVIA BANK & TRUST COMPANY, WINSTON-SALEM, N. C.



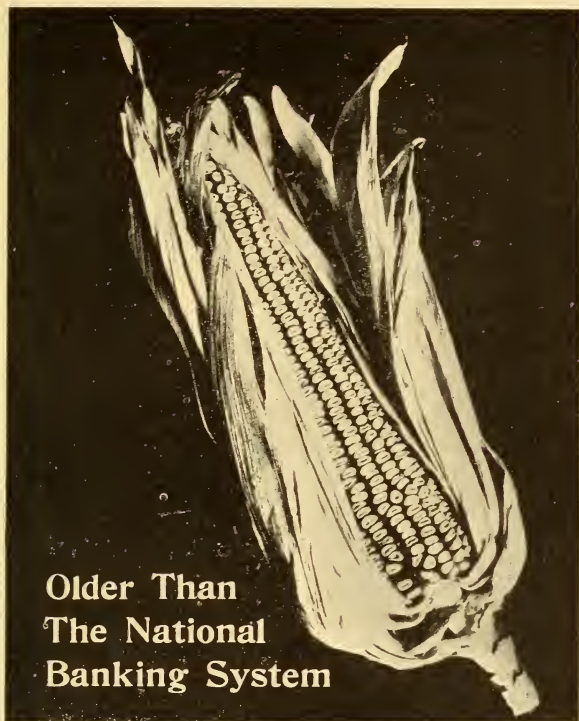
1887  1911

**A. G. EDWARDS & SONS**

418 OLIVE STREET  
ST. LOUIS

1 WALL STREET  
NEW YORK

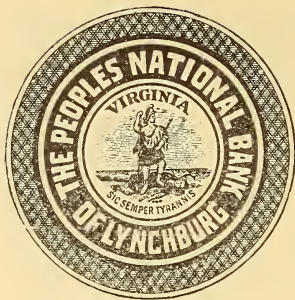




CORN EXCHANGE BANK, PHILADELPHIA

EMBLEM OF THE EQUITABLE TRUST  
COMPANY, NEW YORKEMBLEM OF THE PAUL REVERE  
TRUST COMPANY, BOSTON

The American National Bank of Indianapolis, whose emblem is shown above, has correspondence paper made especially for it with a watermark showing the bank's building. The Women's Department of this institution has special note paper for the convenience of its patrons.









RETURN IN 5 DAYS TO  
AURORA, NEBR.



FIRST NATIONAL BANK  
MONTGOMERY, ALA.



(ITS SQUARE)  
FLORA, INDIANA



THE BANK OF NORTH AMERICA  
(NATIONAL BANK.)

The OLDEST BANK in AMERICA  
Chartered by CONGRESS in 1781

Philadelphia



Crown Point, Indiana.



THE  
CHATHAM  
AND  
PHENIX



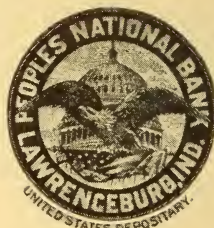
NATIONAL  
BANK  
NEW YORK





#### CANADIAN BANK EMBLEMS

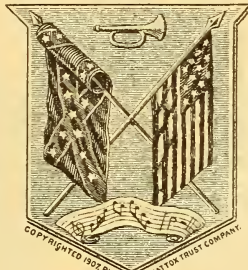
1. La Banque Provinciale. 2. The Quebec Bank. 3. Banque d'Hochelega. 4. The Merchants Bank of Canada. 5. Bank of Ottawa. 6. Eastern Townships Bank. 7. Bank of Montreal. 8. The Canadian Bank of Commerce. 9. The Royal Bank of Canada. 10. The Molson's Bank. 11. National Trust Company, Ltd. 12. The Bank of British North America. 13. The Montreal City and District Savings Bank. 14. Union Bank of Canada. 15. The Standard Bank of Canada. 16. The Sovereign Bank of Canada. 17. The Sterling Bank of Canada. 18. The Imperial Bank of Canada. 19. The Bank of Toronto. 20. Union Bank of Canada. 21. Home Bank of Canada (check). 22. Home Bank of Canada. 23. Bank of Hamilton. 24. The Bank of Nova Scotia. 25. La Banque Nationale.





Following is the explanation of the emblem by the Appomattox Trust Company of Petersburg, Va., illustrated herewith:

To the world at large, the word Appomattox suggests only the defeat of the Army of Northern Virginia. Very well, accept that and its symbol is a broken sword; but it is not thrown down and abandoned, nor lowered on account of

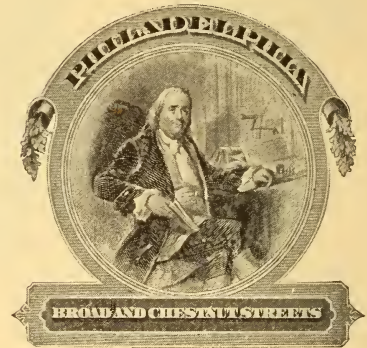
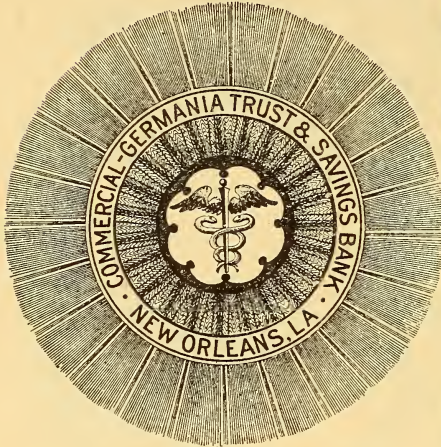


APPOMATTOX.

intimidation. It is held "at guard" and while in this position is broken by an irresistible force, broken but crowned with a wreath of immortality and is without stain.

To amplify the Crest we look to the shield and see that the contending parties are the United States and the Confederate States, and the Confederate Battle Flag is beginning to be furled. Between the two flags is the bugle suggested by the line from Bayard Taylor. "The bugle sang truce" and for fear we might not instantly catch the import intended, we have below the Bugle Call, "Cease Firing."





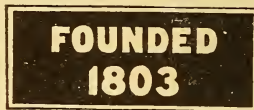
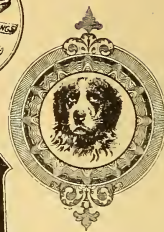
The idea for the Akron emblem suggested itself during the excavating for the building now occupied by this bank. The cellar was blasted from solid rock which took several months and excited considerable curiosity as well as newspaper comment so the slogan, "Solid as the rock on which it is built" is very apropos.





CHINESE EMBLEM USED BY THE AMERICAN SECURITY  
AND TRUST COMPANY, WASHINGTON, D. C.





THE MERCHANTS NATIONAL  
BANK, NEW YORK

In regard to this symbol Mr. C. A. Aspinwall, advertising manager, says:

The emblem is a Chinese symbol signifying longevity, and one of the symbols particularly used by the Empress Dowager. It is hardly an emblem of our Company, such as many of those that have been published, but has been used in our advertising more or less because it seemed to me its strong black lines and curious shape would serve excellently to draw attention, and because it bore a significance peculiarly appropriate to a trust company.





**FIRST NATIONAL  
BANK  
of  
TOMBSTONE  
ARIZONA**

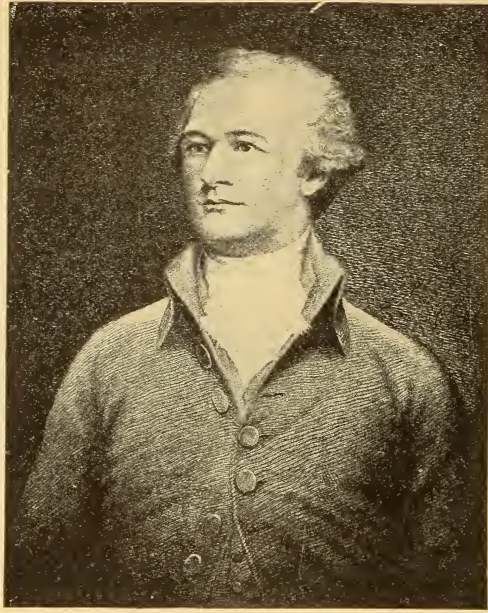
A dog's head is rather an unusual emblem for a bank. "Prince," reproduced above, stands for the Farmers Deposit Savings Bank of Pittsburgh. The original "Prince" was the property of Mr. T. H. Given, president of the bank.



**The  
Bank of Pittsburgh  
National Association**

**Redmond & Co.**





*A. Hamilton*

HAMILTON'S PORTRAIT AS USED BY THE BANK OF NEW  
YORK. NATIONAL BANKING ASSOCIATION, ORGAN-  
IZED BY HAMILTON IN 1784

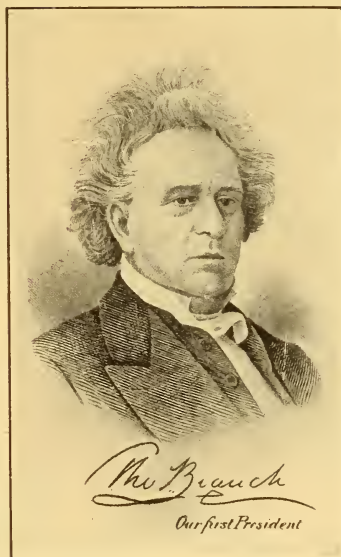


HAMILTON AS USED BY THE FIRST  
NATIONAL BANK, HAMILTON, O.



COMMERCIAL NATIONAL BANK,  
RALEIGH, N. C.





FULTON TRUST COMPANY,  
NEW YORK

MERCHANTS NATIONAL BANK  
RICHMOND, VA.

The Citizens National Bank of Raleigh, N. C., explains its swastika emblem in this way:

Many inquiries are made as to the significance of this unique emblem which appears in gold on our window and on our varied stationery. The swastika is



probably the oldest known religious symbol. It signifies happiness, pleasure and good luck. It was used as a charm on the monuments of the most ancient Aryan and Indian races. In the middle ages it was employed to avert the "evil eye."

There is a pretty story that tells how if a bride, initiated into the mysteries

of the ancient faith, drops her betrothal ring, which must be fashioned of an Egyptian scarab, into a glass of the precious wine called sarna, sacred to the sultans of Egypt and their favorite wives, the ring will be transformed into a golden swastika and the best of good fortune will attend upon the bride, or upon anyone to whom she gives the precious emblem.

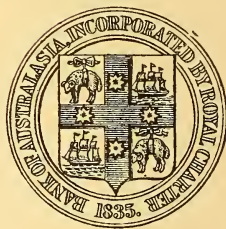
When seen in the triangle it means the Citizens National Bank of Raleigh, N. C., and its best wishes for your good luck.



THE FIRST NATIONAL BANK OF PHILADELPHIA,  
THE FIRST NATIONAL BANK IN THE COUNTRY



GUARANTY STATE BANK &  
TRUST CO., DALLAS, TEX.







Advertising Manager Frank B. Finch of the Commerce Trust Company of Kansas City, Mo., gave this information concerning a lighthouse emblem which it adopted:

The Commerce Trust Company of Kansas City, Mo., opened for business October 1, 1906, since which time we had been using our monogram, "C. T. Co.," but had not adopted an emblem.

However, realizing the value of an emblem to this institution, we announced our "Emblem Contest" through the local papers, offering the following cash prizes:

FIRST PRIZE .....	\$25.00
SECOND PRIZE .....	10.00
THIRD PRIZE .....	5.00

The Contest continued from September 14th to October 19th, 1908. The decisions were made by three judges, viz., W. T. Kemper, Vice-President of the Commerce Trust Company, Russell Greiner, and the writer.

Upon the decisions of the judges, checks were mailed to the successful contestants. And, as a result of the general publicity we obtained from the contest, we consider the \$10.00 well spent.

Much interest was manifested from the beginning, and many designs were submitted from various parts of the United States, by young and old.

It was a noticeable fact that very few persons have a correct conception of the requirements of a trademark to be used by a financial institution. That is, its commercial value, as well as the dignity it should maintain for the bank, is not given the necessary attention. Too many consider their design from the standpoint of the artistic and the beautiful, rather than with the idea of commercialism, in exploiting its institution.

We believe that, in the selection of the "Light House," we have an emblem, so suggestive of safety, carefulness, etc., that it would be impossible to excel it among the designs received. Therefore, as an adjunct to the Publicity Department of the Commerce Trust Company, it will be one of the best advertising features that any emblem could make for us.

Mr. C. B. Hazlewood, an officer of the Union Trust Company, Chicago, says:

The value of a trade-mark cannot be too strongly emphasized. This is especially true when a bank is located in a large city where the general public is not likely to know one bank from another except if there is something distinctive about the bank that will stick in their minds. We have used a trade-mark for about two years and we believe that we have capitalized it through advertising so that it is now worth real money to us. We put it on every piece of printing and advertising we get out. I believe that its value to us can be proven by relating this incident.

A little while ago I asked one of our old customers, who is well known in the advertising business, how long he had seen our trade-mark. "Well," he said, "you have not been using it as long as most people would naturally think you have. I should say you have not been using it more than six years." "Yes," I said, "not more than two."



# PUBLICATIONS FOR BANKERS

---

**THE BANKERS PUBLISHING COMPANY** is headquarters for all books on banking, investment and business topics and will procure and forward at the regular price any book not mentioned herein. Send for complete catalog.

---

## MODERN BANKING METHODS

By A. R. Barrett, C. P. A., formerly bank expert for United States Treasury Department and bank examiner .....\$4.00

This book contains the latest and best information in regard to the organization and management of banks; 325 large octavo pages; over 200 improved fac-simile forms of bank books, records and blank filled out to represent actual transactions, practical bank bookkeeping—the work of every department fully explained and illustrated.

## TALKS ON THRIFT

By T. D. MacGregor. This new book is, to a large extent, a reprint of 50 unusually strong and interesting "Talks on Thrift" prepared by Mr. MacGregor for the campaign of thrift education through the newspapers of the country under the auspices of the Savings Bank Section of the American Bankers Association. It is a complete and convincing exposition of the whole subject of thrift and success through saving, and likewise contains more than one hundred quotations on thrift from the lips of successful men of every age and clime. Sold in a paper covered edition in large quantities for free distribution by banks. Also clothbound .....\$1.00

## PUSHING YOUR BUSINESS

By T. D. MacGregor. A practical handbook on bank, trust company, safe deposit, bond, stock, insurance, and real estate advertising by an expert. How to prepare booklets, prospectuses, letters, circulars, street-car cards, newspaper and magazine advertisements that will "pull." Valuable lists of talking points, a glossary of advertising terms, illustrations of good and poor advertising, methods of conducting an advertising department, and details of campaign plans and approved methods for follow-up systems. In short, a summary of the best plans and ideas in financial publicity. 200 pages, illustrated, cloth bound.....\$1.50

## 2000 POINTS FOR FINANCIAL ADVERTISING

By T. D. MacGregor. 137 pages, illustrated, cloth bound.....\$1.50

The purpose of this book is to provide a handy compendium of ideas and phrases suitable for use in the preparation of financial advertising matter—whether newspaper or magazine advertisements, booklets, circulars or "form" letters.

"2000 Points for Financial Advertising" contains a wealth of the best material for advertisements.

Combination price, with "Pushing Your Business," \$2.50

## BANK ADVERTISING PLANS

By T. D. MacGregor. A thesaurus of advertising ideas for banks, trust companies and safe deposit institutions. Sixteen chapters of ideas that have been used successfully, including 65 form letters, 216 bank emblems and thousands of practical suggestions for increasing deposits and business, ....pages. Profusely illustrated, cloth bound .....\$2.50

# THE SAVINGS BANK AND ITS PRACTICAL WORK

By W. H. KNIFFIN, Jr.

This stupendous work fills a long felt want for a complete exposition of every phase of savings bank work. It is a masterpiece of thoroughness and every page is interesting. 550 pages. Over 190 illustrations from original sources. Price \$5 00 carriage prepaid.

## THE BANKERS MAGAZINE

**I**N almost every field of activity there is one publication that stands pre-eminently in quality, influence and authoritative character editorially. In the banking and financial field that publication is THE BANKERS MAGAZINE, the oldest and best banking and financial publication. Its departments include the following:

### EDITORIAL COMMENT.

Full and unbiased treatment of monetary and banking topics of general interest to the banker and financial student.

### CONTRIBUTIONS.

By leading bankers and others dealing with matters directly or collaterally related to banking.

### BANKING AND COMMERCIAL LAW.

The latest decisions of State and Federal courts; replies to law and banking questions, submitted by subscribers, by John J. Crawford, author of the Uniform Negotiable Instruments Act.

### PRACTICAL BANKING.

Articles on all departments of bank work, contributed by active bank men; illustrated with forms.

### TRUST COMPANIES AND SAVINGS BANKS.

Special departments devoted to the interests of these institutions.

### BANKING PUBLICITY.

A department giving the latest and best ideas for promoting business by advertising.

"Investments," "Foreign Banking and Finance," and many other features are regularly embraced in the contents of THE BANKERS MAGAZINE, making the publication of direct practical helpfulness to every banker, officer or clerk in a bank, trust company or savings institution, as well as to investors and capitalists generally.

Published monthly; subscription, \$5 a year. Special \$2.50 book premium for new subscribers.

## Advertising Preparation Service For Banks, Investment and Real Estate Dealers

**O**FFICERS OF BANKS, TRUST COMPANIES or REAL ESTATE or INVESTMENT CONCERNS, who are interested in advertising and are open for a proposition to receive the highest kind of individual advertising preparation service at a moderate cost, are requested to send for interesting printed matter which describes the plan under which the Publicity Department of the Bankers Publishing Company is securing satisfactory results for a number of financial institutions in different parts of the country. This department is under the management of T. D. MACGREGOR, author of "Pushing Your Business" "2000 Points for Financial Advertising," "Talks on Thrift" and "Bank Advertising Plans." If you have any idea that you might possibly use service of this kind, write to us to-day. The information will cost you nothing but may mean a great deal to you.

### PUBLICITY DEPARTMENT

**THE BANKERS PUBLISHING COMPANY**  
253 BROADWAY, - - - - - NEW YORK













LIBRARY OF CONGRESS



0 021 048 456 5